

**Electronic Articles of Incorporation  
For**

**N04000000839  
FILED  
January 27, 2004  
Sec. Of State**

CONSUMER CREDIT COUNSELING & REHABILITATION OF  
FLORIDA, INC.

The undersigned incorporator, for the purpose of forming a Florida not-for-profit corporation, hereby adopts the following Articles of Incorporation:

**Article I**

The name of the corporation is:

CONSUMER CREDIT COUNSELING & REHABILITATION OF  
FLORIDA, INC.

**Article II**

The principal place of business address:

115 N. MACDILL AVE.  
TAMPA, FL. 33609

The mailing address of the corporation is:

P.O. BOX 320878  
TAMPA, FL. 33679

**Article III**

The specific purpose for which this corporation is organized is:

TO ESTABLISH A 501(C)(3) ENTITY TO EDUCATE PERSONS NEEDING  
DEBT RELIEF, CREDIT OR FINANCIAL COUNSELING, AND TO OFFER  
PROGRAMS FOR THEIR ASISTANCE, AND FOR ANY OTHER  
EDUCATIONAL, CHARITABLE OR LAWFUL PURPOSE.

**Article IV**

The manner in which directors are elected or appointed is:

BY CUMULATIVE VOTE BY VOTING MEMBERS

**Article V**

The name and Florida street address of the registered agent is:

SHEILA D. NORMAN, P.A.  
115 N. MAC DILL AVE.  
TAMPA, FL. 33609

I certify that I am familiar with and accept the responsibilities of registered agent.

**N0400000839**  
**FILED**  
**January 27, 2004**  
**Sec. Of State**

Registered Agent Signature: SHEILA D. NORMAN

### **Article VI**

The name and address of the incorporator is:

SHEILA D. NORMAN  
115 N. MAC DILL AVE.  
TAMPA, FL 33609

Incorporator Signature: SHEILA D. NORMAN

### **Article VII**

The initial officer(s) and/or director(s) of the corporation is/are:

Title: D  
MIKE BUSS  
115 N. MACDILL AVE.  
TAMPA, FL. 33609

Title: D  
JAMES HEPTNER  
2502 N. ROCKY POINT DR. #860  
TAMPA, FL. 33607

Title: D  
LAURA IUZZOLINO  
2502 N. ROCKY POINT DR. # 860  
TAMPA, FL. 33607