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04 MAR 22 PM 2:29  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

NSD  
3/22

## TRANSMITTAL LETTER

Department of State  
Division of Corporations  
P. O. Box 6327  
Tallahassee, FL 32314

SUBJECT: THE CREDIT GROUP COUNSELING, INC.  
(PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

Enclosed are an original and one (1) copy of the articles of incorporation and a check for:

☐ \$70.00 Filing Fee  
☒ \$78.75 Filing Fee  
& Certificate of Status

☐ \$78.75 Filing Fee  
& Certified Copy  
☐ \$87.50 Filing Fee,  
Certified Copy  
& Certificate of  
Status  
**ADDITIONAL COPY REQUIRED**

FROM: MINET FERNANDEZ-MORIS, REGISTERED AGENT  
Name (Printed or typed)

317 PALM CIRCLE EAST

Address

PEMBROKE PINES, FLORIDA 33025

City, State & Zip

954-499-0169

Daytime Telephone number

NOTE: Please provide the original and one copy of the articles.

3/15  
Called @ 6:49  
Sending check to my attn

way-  
10446

**Articles of Incorporation  
of  
THE CREDIT GROUP COUNSELING, INC.  
A Non-Profit Corporation**

**FILED**  
04 MAR 22 PM 2:29  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned, acting as incorporators of a corporation pursuant to Chapter 617, Under the NOT FOR PROFIT CORPORATION ACT of the State of Florida statutes, adopt the following Articles of Incorporation for such corporation:

**Article 1**

**NAME**

The name of this corporation, hereinafter referred to as the " Corporation" is  
THE CREDIT GROUP COUNSELING, INC.

**Article 2**

**CORPORATION NOT FOR PROFIT**

**TAX EXEMPT STATUS**

At all times, and notwithstanding the merger, consolidation, reorganization, termination, dissolution, or winding up of this corporation, voluntary or involuntary or by operation of law.

A- This corporation shall not possess or exercise any power or authority either expressly by interpretation or by operation of law that will or might prevent it at any time from qualifying, and continuing to qualify as a corporation described in Section 501(c) (3) of the Internal Revenue code of 1954, as amended (hereafter sometimes referred to as the code", contributions to which are deductible for federal income tax purposes; nor shall it engage directly or indirectly in any activity which might cause the loss of such qualification.

B- No part of the assets or net earnings of these corporations shall ever be used, nor shall this corporation ever be organized or operated, for purposes that are not exclusively religious, charitable, scientific, literary, or educational within the meaning of section 501(c) (3) of the code.

C-This corporation shall never be operated for the primary purpose of carrying on a trade or business profit.

D- No substantial part of the activities of this corporation shall consist of carrying on propaganda or otherwise attempting to influence legislation; nor shall it participate or intervene in any manner, or to any extent, in any political campaign on behalf of any candidate for public office, whether by publishing or distributing statements, or otherwise.

E- At no time shall this corporation engage in any activities which are unlawful under the laws of the United States of America, the State of Florida or another jurisdiction where its activities are carried on; nor shall it engage in any transaction defined at the time as prohibited under the Internal Revenue Code of 1954.

F- No compensation, loan or other payment shall be paid or made to any officer, director, incorporation of this corporation, or substantial contributor to it, unless such payment is permissible under paragraph H of this article and except as a reasonable compensation for services rendered and / or as a reasonable allowance for authorized expenditures incurred on behalf of this Corporation; and no part of the assets or the earnings, current or accumulated, of this corporation shall ever be distributed to or divided among any such persons, or inure to, be used for accrue to or to the benefit of any such person or private individual( pursuant to the prohibition contained in Section 501(c) (3) of the code).

G- No solicitation of contributions to this corporation shall be made, and no gift bequest or devise to this corporation shall be accepted upon any condition or limitation which, in the opinion of the corporation, may cause the corporation to lose it's exemption from payment of federal income taxes.

H- Notwithstanding any other provisions of these articles, if at any time or times the corporation shall be a " private foundation" as defined in section 509 of the code, than during such time or times the corporation shall distribute its income for each taxable year at such time and such manner as not to subject the corporation to tax under Section 4942(d) of the code.

1. Upon the termination, dissolution or winding up of this corporation in any manner or for any reason, its assets, if any, remaining after payment (or provision for payment) for all liabilities of the corporation, shall be distributed to and only to one or more organizations described on Section 501(c) (3) of the code, and such organization or organizations shall not be "private foundations" within the meaning of the Internal Revenue Code and shall not be "publicly supported" within the meaning of that code.

2. Any references herein to any provisions of the Internal Revenue Code of 1954 shall be deemed to mean such provisions as now or hereafter existing amended, supplemented, or superseded as the case may be.

### **Article 3**

#### **PERPETUAL EXISTENCE**

The period of duration of this corporation is perpetual, unless dissolved according to law. Corporate existence shall commence upon the filing of these Articles of Incorporation with the Secretary of State, State of Florida

#### **Article 4**

The initial street address in the state of Florida of the initial registered office of the corporation is: 317 Palm Circle East Pembroke Pines, Florida 33025

and the name of the initial registered agent at such address is: Minet Fernandez- Moris  
317 Palm Circle East Pembroke Pines, Florida 33025

#### **Article 5**

The Territory in which the operations of the Corporation are principally to be conducted at: Miami, State of Florida, as well as the United States of America and its territories and possessions, but the operations of the Corporation shall not be limited to such territory.

**address of corporation :** 317 Palm Circle East Pembroke Pines, Florida 33025

#### **Article 6**

The number of initial directors of this Corporation shall be ~~Four~~ (4) and the names and addresses of the initial directors are as follows:

Minet Fernandez-Moris      317 Palm Circle East Pembroke Pines, Florida 3302

Camdido Ibar      730 Osco Parkway Woodstock, GA 30188-3239

Robert Hynes      709 SW 7<sup>th</sup> Terrace, Hallendale, Florida 33009

Ramiro Fernandez-Moris      5950 SW 40<sup>th</sup> Avenue Apt. B-7 Ft. Lauderdale, Florida 33314

### **Article 7**

The name(s) and address (es) of the incorporator(s) of this corporation is/are:

Minet Fernandez-Moris      317 Palm Circle East Pembroke Pines, Florida 3302

Camdido Ibar      730 Osco Parkway Woodstock, GA 30188-3239

Robert Hynes      709 SW 7<sup>th</sup> Terrace, Hallendale, Florida 33009

Ramiro Fernandez-Moris      5950 SW 40<sup>th</sup> Avenue Apt. B-7 Ft. Lauderdale, Florida 33314

### **Article 8**

#### **PURPOSES**

A) The Credit Group Counseling, Inc.

To establish a strong Educational Program to Instruct and Motivate the people and their families who lives are effective by Poor Credit. Our Group will instruction in and the promotion of the principles and studies for the instruction in the area of Money Management along with the promotion of the principles of Credit Worthiness and studies of the intellectual, creating moral, spiritual and physical development.

To further carry out these objectives, this corporation shall have power to establish and maintain a communications with the public to promote the solutions in rebuilding their personal Credit. Our Non-Profit Group will provide this service to all as recommended by this corporation; to use all lawful and usual methods in education such instruction and aid to persons who personally attend the courses of study and instruction, as well as those who are at a distance; to grant diplomas for the achievement of the positive things in life and confer degrees on its members who are deemed proficient and fitted to receive them.

**Our purpose is to create an environment that nurtures and encourages People and their families to rebuild and reach their full potential :**

**Education -** Educating the educator program teaching the instructors and teachers, to understanding with compassion of their students and Families helping each of them to make positive decisions effecting their life.

**Education Solutions –** Using many of the Techniques used in the industry we will supply the these families with solutions and the relationship with their creditors to rebuild and amend their credits history, helping improve the economically challenged.

**Supply Distribution –** Our Trainers will train the volunteers who will donate

**After Repair Program -** program will offer a after care program that will allow each person and family counseling to avoid the pit fall of going negative finances

**Mentorship Programs -** will provide a program that identifies and provides resources to meet the needs of the negative credit families who could Identify those who have obtained positive results and how it has made their life style more positive with themselves and Families..

**Relief Efforts -** Program will include a damage assessment for energy Money to Pay for family Food and Shelter.

**Branch Learning Organizations:** For the accomplishment of these objects it has power to establish branch organizations; to establish a library or libraries; to print, publish, bind and distribute such books, magazines, papers and other literature as will further carry out the objectives of this corporation; to lease suitable buildings and equipment, and to acquire by purchase or gifts such personal and real property as may be necessary to carry out the objectives of this corporation, and to receive subscriptions and donations of real and personal property to be applied to the uses and purposes of the corporation: to take, hold and manage real and personal property conveyed to it in trust, the income from which is to be applied to the uses and purposes of this corporation, and to execute such trusts; to mortgage or otherwise encumber any of its property, or to sell and convey the same; to permit the uses of any of its property for religious, educational, benevolent, or other lawful purposes.

**Family Values and Community Involvement:** The purpose for which this corporation is formed shall be educational, philanthropic and civic, to the end that the member shall become more efficient in their homes, broader in their sympathies and more forceful in raising the standard of civic morality.

## **Article 9**

### **BOARD OF DIRECTORS:**

The classes, rights, privileges, qualifications and obligations of members of this corporation are as follows:

To be In Good Standing within the community

To be willing to serve as a power of example among the people and Families.

To have the willingness and desire to reach-out and add value to the to Families

A. The management of this corporation shall be vested in a board of not less than three nor more than twenty-one directors chosen by ballot from the active board of directors which shall organize departments and branches, and shall have supervision of all work of the corporation and shall make all contracts and leases.

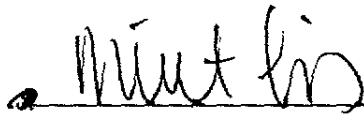
B. The names and addresses of the persons who shall serve as directors until the first annual meeting of members or until their successors shall have been elected every three years and qualified, are as follows: One-third of the board of directors shall be elected by ballot, cast by the active Board of Directors nominating committee at each annual meeting to serve for a period of Two years. The Board shall have the power to fill any vacancy occurring in the interim of annual meetings.

C. The control and management of the affairs of this corporation shall be vested in a board of directors or not less than three nor more than twenty-one (21).



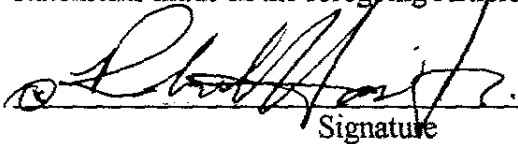
## Article 10

Having Been named as Registered Agent and to accept services of process for the stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and am familiar with and accept the obligations of my position as registered agent.



Minet Fernandez-Moris, Registered Agent

The undersigned incorporators hereby declare under penalty of perjury that the statements made in the foregoing Articles of Incorporation are true.



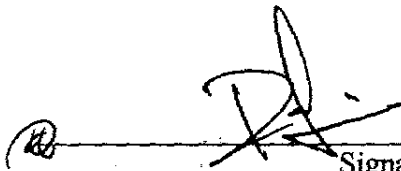
Signature

Robert Hynes, Incorporator



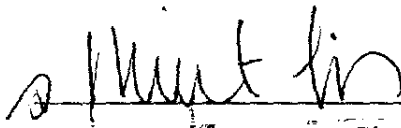
Signature

Camdido Ibar, Incorporator



Signature

Ramiro Fernandez-Moris, Incorporator



Signature

Minet Fernandez-Moris, Incorporator

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