Electronic Articles of Incorporation For

N04000002989 FILED March 23, 2004 Sec. Of State BREGISTER

PALMER CREDIT GROUP FOUNDATION INC

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

Article I

The name of the corporation is:

PALMER CREDIT GROUP FOUNDATION INC

Article II

The principal place of business address:

3107 SPRING GLEN RD 212 JACKSONVILLE, FL. 32207

The mailing address of the corporation is:

3107 SPRING GLEN RD 212 JACKSONVILLE, FL. 32207

Article III

The specific purpose for which this corporation is organized is:

PROVIDE CREDIT COUNSELING SERVICE FOR LOW INCOME INDIVIDUALS FREE OF CHARGE, IN WHICH THEY MAY QUALIFY FOR ADEQUATE HOUSING

Article IV

The manner is which directors are elected or appointed is:

VOTE AS STATED IN THE BYLAWS

Article V

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

LEANDER D PALMER 3107 SPRING GLEN RD 212 JACKSONVILLE, FL. 32207 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: LEANDER D.PALMER

Article VI

The name and address of the incorporator is:

LEANDER D. PALMER 3107 SPRING GLEN RD SUITE 212 JACKSONVILLE, FL 32207

Incorporator Signature: LEANDER D. PALMER

Article VII

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

Title: P LEANDER D PALMER SR 3107 SPRING GLEN RD SUITE 212 JACKSONVILLE, FL. 32207

Article VIII

The effective date for this corporation shall be:

03/23/2004