

**Electronic Articles of Incorporation
For**

N04000003617
FILED
April 08, 2004
Sec. Of State
Ipooe

CONSUMER HOUSING AND CREDIT COUNSELING 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 HOUSING AND CREDIT COUNSELING INC.

Article II

The principal place of business address:

4725 NW 76 STREET
COCONUT CREEK, FL. US 33073

The mailing address of the corporation is:

4725 NW 76 STREET
COCONUT CREEK, FL. US 33073

Article III

The specific purpose for which this corporation is organized is:

TO ASSIST THOSE COMMUNITY MEMBERS WHO ARE OVERWHELMED BY
THEIR UNMANAGEABLE DEBTS, MORTGAGE PROBLEMS AND POSSIBLY
THINKING OF FORECLOSURE OR FILING FOR BANKRUPTCY TO GAIN
CONTROL OF THEIR FINANCIAL SITUATION.

Article IV

The manner in which directors are elected or appointed is:

BY VOTE

Article V

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

MICHAEL D PINE
4725 NW 76 STREET
COCONUT CREEK, FL. 33073

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

N04000003617
FILED
April 08, 2004
Sec. Of State
Ipoole

Registered Agent Signature: MICHAEL PINE

Article VI

The name and address of the incorporator is:

LOU PATTEN
5321 LAKE WORTH ROAD
LAKE WORTH, FL 33463

Incorporator Signature: LOU PATTEN

Article VII

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

Title: P
MICHAEL D PINE
4725 NW 76 STREET
COCONUT CREEK, FL. 33073

Article VIII

The effective date for this corporation shall be:

04/08/2004