

**Electronic Articles of Incorporation
For**

N04000006573
FILED
July 06, 2004
Sec. Of State
jshivers

AMERICAL CREDIT COUNCIL 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:

AMERICAL CREDIT COUNCIL INC.

Article II

The principal place of business address:

1450 SW 3RD STREET
A10
POMPANO BEACH, FL. 33069

The mailing address of the corporation is:

1450 SW 3RD STREET
A10
POMPANO BEACH, FL. 33069

Article III

The specific purpose for which this corporation is organized is:

TO PROVIDE CREDIT SERVICES AND EDUCATION TO CREDIT
DISADVANTAGED INDIVIDUALS AND FAMILIES.

Article IV

The manner in which directors are elected or appointed is:

ELECTION BY STOCKHOLDERS

Article V

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

WALTER D BUDOWSKI
1450 SW 3RD STREET
SUITE A10
POMPANO BEACH, FL. 33069

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

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Registered Agent Signature: WALTER D. BUDOWSKI

Article VI

The name and address of the incorporator is:

WALTER D. DUDOWSKI
1450 SW 3RD STREET
POMPANO BEACH, FL 33069

Incorporator Signature: WALTER D. BUDOWSKI

Article VII

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

Title: P
WALTER D BUDOWSKI
1450 SW 3RD STREET
POMPANO BEACH, FL. 33069 US