

**Electronic Articles of Incorporation
For**

N04000009240
FILED
September 27, 2004
Sec. Of State
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ANOTHER CHANCE TODAY, INCORPORATED

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:

ANOTHER CHANCE TODAY, INCORPORATED

Article II

The principal place of business address:

4720 SALISBURY RD.
JACKSONVILLE, FL. 32256

The mailing address of the corporation is:

4720 SALISBURY RD.
JACKSONVILLE, FL. 32256

Article III

The specific purpose for which this corporation is organized is:

SAID CORPORATION IS AN EDUCATIONAL
ORGANIZATION EXCLUSIVELY FOR THE PURPOSES OF PROVIDING
DEBT AND CREDIT COUNSELING SERVICES BUT NOT LIMITED TO
ANY AND ALL RELATED FUNCTIONS UNDER SECTION
501(C)(3) OF THE INTERNAL REVENUE CODE.

Article IV

The manner in which directors are elected or appointed is:

APPOINTED

Article V

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

NUETIE WILLIAMS JR.
4720 SALISBURY RD.
JACKSONVILLE, FL. 32256

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

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Registered Agent Signature: NUETIE WILLIAMS JR

Article VI

The name and address of the incorporator is:

ANTHONY J CURTIS
4720 SALISBURY RD.
JACKSONVILLE, FL 32256

Incorporator Signature: ANTHONY J CURTIS

Article VII

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

Title: PD
ANTHONY J CURTIS
4720 SALISBURY RD.
JACKSONVILLE, FL. 32256

Title: SD
CHANTE R BAKER
4720 SALISBURY RD.
JACKSONVILLE, FL. 32256

Title: TD
NUETIE WILLIAMS JR.
4720 SALISBURY RD.
JACKSONVILLE, FL. 32256

Title: VD
NATERIAL P JAMES
4720 SALISBURY RD.
JACKSONVILLE, FL. 32256

Article VIII

The effective date for this corporation shall be:

09/24/2004