

**Electronic Articles of Incorporation
For**

N05000005195
FILED
May 18, 2005
Sec. Of State
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FLORIDA'S CREDIT EDUCATION & COUNSELING SERVICE, CORP.

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:

FLORIDA'S CREDIT EDUCATION & COUNSELING SERVICE, CORP.

Article II

The principal place of business address:

2168 JOG ROAD
WEST PALM BEACH, FL. 33415

The mailing address of the corporation is:

2168 JOG ROAD
WEST PALM BEACH, FL. 33415

Article III

The specific purpose for which this corporation is organized is:

PROVIDE A KNOWLEDGE THROUGH EDUCATION AND COUNSELING OF
FISCAL RESPONSIBILITY, MONEY MANAGEMENT, SPENDING HABITS,
UNDERSTANDING AND MANAGING CREDIT, BUYING OR LEASING
ASSETS, SAVING, INVESTING, OWNING A HOME, INSURANCE NEEDS,
BANKRUPTCY.

Article IV

The manner in which directors are elected or appointed is:

AS STATED IN BYLAWS

Article V

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

VINCENT T PYTLINSKI
2168 JOG ROAD
WEST PALM BEACH, FL. 33415

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

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Registered Agent Signature: VINCENT T. PYTLINSKI

Article VI

The name and address of the incorporator is:

VINCENT PYTLINSKI
2168 JOG ROAD
WEST PALM BEACH, FL. 33415

Incorporator Signature: VINCENT PYTLINSKI

Article VII

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

Title: P
VINCENT T PYTLINSKI
2168 JOG ROAD
WEST PALM BEACH, FL. 33415

Title: VP
LINDA L PYTLINSKI
2168 JOG ROAD
WEST PALM BEACH, FL. 33415

Title: VP
STEPHEN KESSLER
2168 JOG ROAD
WEST PALM BEACH, FL. 33415

Article VIII

The effective date for this corporation shall be:

05/31/2005