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**N050000006107**

Florida Department of State  
Division of Corporations  
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To:  
Division of Corporations  
Fax Number : (850) 205-0381

From:  
Account Name : JOHN W. SMITH  
Account Number : 075350000233  
Phone : (561) 997-2890  
Fax Number : (561) 997-2879

**FLORIDA NON-PROFIT CORPORATION**

**FEDERAL CREDIT & DEBT COUNSELING, INC.**

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**TRANSMITTAL LETTER**

Department of State  
Division of Corporations  
P. O. Box 6327  
Tallahassee, FL 32314

**SUBJECT: FEDERAL CREDIT & DEBT COUNSELING, INC.****(PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)**

Enclosed is an original and one(1) copy of the Articles of Incorporation and a check for :

☐ \$70.00  
Filing Fee

☐ \$78.75  
Filing Fee &  
Certificate of  
Status

☐ \$78.75  
Filing Fee  
& Certified Copy

☐ \$87.50  
Filing Fee,  
Certified Copy  
& Certificate

**ADDITIONAL COPY REQUIRED**

**FROM:** John W. Smith, Esq., c/o Smith & Gromann  
Name (Printed or typed)

2201 NW Corporate Blvd., Suite 101  
Address

Boca Raton, FL 33431

City, State & Zip

561-997-2890

Daytime Telephone number

**NOTE: Please provide the original and one copy of the articles.**

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**ARTICLES OF INCORPORATION**  
In Compliance with Chapter 617, F.S., (Not for Profit)

**ARTICLE I NAME**

The name of the corporation shall be:

FEDERAL CREDIT & DEBT COUNSELING, INC.

**ARTICLE II PRINCIPAL OFFICE**

The principal place of business and mailing address of this corporation shall be:

2201 NW Corporate Blvd., Suite 200  
Boca Raton, FL 33431

**ARTICLE III PURPOSE**

The purpose for which the corporation is organized is:

Consumer Credit Counseling Agency (Educational)  
Tax Exempt under IRC Section 501(c)(3)

**ARTICLE IV MANNER OF ELECTION**

The manner in which the directors are elected or appointed:

Majority vote of Members

**ARTICLE V INITIAL DIRECTORS AND/OR OFFICERS**

List name(s), address(es) and specific title(s):

Bradford R. Geisen, President  
2201 NW Corporate Blvd., Suite 200  
Boca Raton, FL 33431

**ARTICLE VI INITIAL REGISTERED AGENT AND STREET ADDRESS**

The name and Florida street address (P.O. Box NOT acceptable) of the registered agent is:

John W. Smith, Esq.  
c/o Smith & Gromann, 2201 NW Corporate Blvd., Suite 101, Boca Raton, FL 33431

**ARTICLE VII INCORPORATOR**

The name and address of the Incorporator is:

John W. Smith, Esq.  
c/o Smith & Gromann, 2201 NW Corporate Blvd., Suite 101, Boca Raton, FL 33431

\*\*\*\*\*  
*Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.*

\_\_\_\_\_  
Signature/Registered Agent

\_\_\_\_\_  
June 10, 2005

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature/Incorporator

\_\_\_\_\_  
June 10, 2005

\_\_\_\_\_  
Date