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ARTICLES OF INCORPORATION OF CREDIT COUNSELING OF MIAMI, INC

In compliance with the requirements of F.S. Chapter 617, (Not for Profit) the undersigned hereby acts as an incorporator in adopting and filing the following articles of incorporation for the purpose of organizing a business corporation.

ARTICLE I

The name of the Corporation is: CREDIT COUNSELING OF MIAMI, INC

ARTICLE II

The existence of the Corporation shall begin on: The date these articles are filed.

ARTICLE III

The street address of the principal office of the Corporation is: 7590 NW 186th Street, Suite 206, Miami, FL 33015.

ARTICLE IV

To provide credit counseling services to indebted individuals.

ARTICLE V

The initial street address of the Corporation's registered office is: 7590 NW 186th Street, Suite 206, Miami, Florida, 33015. The initial registered agent for the Corporation at that address is: David T. Perez, Esquire.

ARTICLE VI

The initial board of directors shall consist of three members. This number may be increased or decreased from time to time in accordance with the Corporations's bylaws, but shall never be less than three. The names and addresses of the persons who will serve on the initial board of directors are:

Names

. .

Addresses

Shannon Riley-Hernandez

8340 NW 167th Terrace Miami Lakes, FL 33016 Jason E. Greenwood

2901 Day Avenue Miami, FL 33133

Lisa M. Rosario

2901 Day Avenue Miami, FL 33133

ARTICLE VII

The name and street address of the person signing these articles of incorporation is:

Name

Address

Shannon Riley-Hernandez

8340 NW 167th Terrace Miami Lakes, FL 33016

ARTICLE VIII

The Corporation shall indemnify its directors, officers, employees, and agents to the fullest extent permitted by law.

The undersigned incorporator has executed these articles of incorporation.

Shannon Riley-Hernandez Incorporator

Registered Agent

<u>5-10-05</u> Date

ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process for Shannon Riley-Hernandez at the place designated in the articles of incorporation, the undersigned is familiar with and accepts the obligations of that position pursuant to F.S. 607.0501.

David T. Perez, Esquire

<u>5-10-5</u> Date