Electronic Articles of Incorporation For

N05000010785 FILED October 20, 2005 Sec. Of State Ipoole

FINANCIAL FREEDOM EDUCATIONAL SERVICES INC.

The undersigned incorporator, for the purpose of forming a Florida not-forprofit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

FINANCIAL FREEDOM EDUCATIONAL SERVICES INC.

Article II

The principal place of business address:

3661 W. OAKLAND PARK BLVD SUITE 307 LAUDERDALE LAKES, FL. 33311

The mailing address of the corporation is:

3661 W. OAKLAND PARK BLVD SUITE 307 LAUDERDALE LAKES, FL. 33311

Article III

The specific purpose for which this corporation is organized is:

TO PROVIDE FINANCIAL EDUCATION TO CONSUMERS REFERRED BY OTHER NOT FOR PROFIT AGENCIES. IT WILL PROVIDE CERTIFICATION COURSES TO CONSUMERS IN CREDIT COUNSELING AND FINANCIAL MANAGEMENT AS REQUIRED BY THE US BANKRUPTCY CODE.

Article IV

The manner in which directors are elected or appointed is: ELECTED

Article V

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

MAHANGER DANIEL 3661 W. OAKLAND PARK BLVD SUITE 307 LAUDERDALE LAKES, FL. 33311 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: DANIEL MAHANGER

Article VI

The name and address of the incorporator is:

JOHN LEABERRY 2132 NE 64TH STREET FORT LAUDERDALE, FL 33308

Incorporator Signature: JOHN LEABERRY

Article VII

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

Title: P,D DANIEL MAHANGER 3661 W. OAKLAND PARK BLVD, SUITE 307 LAUDERDALE LAKES, FL. 33311

Title: S, D DANIEL LICHTENBERGER 3661 W. OAKLAND PARK BLVD, SUITE 307 LAUDERDALE LAKES, FL. 33311

Article VIII

The effective date for this corporation shall be:

10/19/2005