

**Electronic Articles of Incorporation
For**

N06000011181
FILED
October 26, 2006
Sec. Of State
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JOYFUL EDUCATIONAL SERVICES INC

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:

JOYFUL EDUCATIONAL SERVICES INC

Article II

The principal place of business address:

796 SW 20TH COURT
DELRAY BEACH, FL. 33445

The mailing address of the corporation is:

796 SW 20TH COURT
DELRAY BEACH, FL. 33445

Article III

The specific purpose for which this corporation is organized is:

EDUCATIONAL AND DEBT SERVICES

Article IV

The manner in which directors are elected or appointed is:

SELECTION

Article V

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

ALGIE BROWN
796 SW 20TH COURT
DELRAY BEACH, FL. 33445

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

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Registered Agent Signature: ALGIE BROWN

Article VI

The name and address of the incorporator is:

LOUIS F PATTEN CPA
5321 LAKE WORTH RD

LAKE WORTH, FL 33463

Incorporator Signature: LOUIS F PATTEN

Article VII

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

Title: P
ALGIE BROWN
796 SW 20TH COURT
DELRAY BEACH, FL. 33445

Title: VP
ALGIE BROWN
796 SW 20TH COURT
DELRAY BEACH, FL. 33445

Title: TR
ALGIE BROWN
796 SW 20TH COURT
DELRAY BEACH, FL. 33445

Title: S
ALGIE BROWN
796 SW 20TH COURT
DELRAY BEACH, FL. 33445