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2008 MAY 20 A 11:47

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

80-12-5

May 19, 2008

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

**SUBJECT: R&Y DEBT MANAGEMENT, 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: Jeffrey M. Gott, Esq.  
4057 Willis Way  
Pensacola, FL 32583-5024  
(850) 293-1494

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

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

**ARTICLE I      NAME**

The name of the corporation shall be:

**R&Y DEBT MANAGEMENT, INC.**

**ARTICLE II      PRINCIPAL OFFICE**

The principal street address and mailing address, if different is:

5052 Port St Joe Street  
Pensacola, FL 32526

**ARTICLE III      PURPOSE**

The purpose for which the corporation is organized is:

Said corporation is organized to counsel and assist individuals, and especially those who are in the active duty service of the Armed Forces and their families, with regard to the management of personal debt. In pursuit if this objective, employees, directors, and/or officers will conduct group training, meet with clients in a one-on-one setting, enroll clients in a debt management program, monitor and assist clients in complying with the rules applicable to a debt management program, and any other charitable, religious, educational, and scientific purposes, including, for such purposes, the making of distributions to organizations that qualify as exempt organizations under section 501(c)(3) of the Internal Revenue Code, or the corresponding section of any future federal tax code.

**ARTICLE IV      MANNER OF ELECTION**

The manner in which the directors are elected or appointed:

The election and appointment of the board of directors shall be set forth in the corporation's by-laws.

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

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

Rhodena A. Bethune, President  
5052 Port St Joe Street  
Pensacola, FL 32526

John R. Bethune, Sr., Member  
5052 Port St Joe Street  
Pensacola, FL 32526

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Yolanda Sadberry, Treasurer  
54 Lake Champlain Court  
Pensacola, FL 32506

Conlon Sadberry, Member  
54 Lake Champlain Court  
Pensacola, FL 32506

Zina Garrison, Member  
c/o 54 Lake Champlain Court  
Pensacola, FL 32506

Ava Abney, Member  
2521 Bowling Green Way  
Cantonment, FL 32533

Jeffrey M. Gott, Esq., Secretary  
4057 Willis Way  
Milton, FL 32583-5024

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

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

Rhodena A. Bethune  
5052 Port St Joe Street  
Pensacola, FL 32526

**ARTICLE VIII**      **INCORPORATOR**

The **name and address** of the Incorporator is:

Jeffrey M. Gott, Esq.  
4057 Willis Way  
Milton, FL 32583-5024

**ARTICLE IX**      **MISCELLANEOUS**

No part of the net earnings of the corporation shall inure to the benefit of, or be distributable to its members, trustees, officers, or other private persons, except that the corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the purposes set forth in Article III above. No substantial part of the activities of the corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the corporation shall not participate in, or intervene in (including the publishing or distribution of statements) any political campaign on behalf of or in opposition to any candidate for public office. Notwithstanding any other provision of these articles, the

corporation shall not carry on any other activities not permitted to be carried on (a) by a corporation exempt from federal income tax under section 501(c)(3) of the Internal Revenue Code, or the corresponding section of any future federal tax code, or (b) by a corporation, contributions to which are deductible under section 170(c)(2) of the Internal Revenue Code, or the corresponding section of any future federal tax code.

Upon the dissolution of the corporation, assets shall be distributed for one or more exempt purposes within the meaning of section 501(c)(3) of the Internal Revenue Code, or the corresponding section of any future federal tax code, or shall be distributed to the federal government, or to a state or local government, for a public purpose. Any such assets not so disposed of shall be disposed of by a Court of Competent Jurisdiction of the county in which the principal office of the corporation is then located, exclusively for such purposes or to such organization or organizations, as said Court shall determine, which are organized and operated exclusively for such purposes.

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*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.*

Rhodena A. Bethune  
Signature/Registered Agent

5/19/08  
Date

Jeffrey M. Aoki  
Signature/Incorporator

5/19/08  
Date