

**Electronic Articles of Incorporation
For**

N09000008351
FILED
August 25, 2009
Sec. Of State
bmcknight

SMART FINANCE COUNSELING CENTER 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:

SMART FINANCE COUNSELING CENTER INC

Article II

The principal place of business address:

7211 NE 8TH AVENUE
BOCA RATON, FL. 33487

The mailing address of the corporation is:

7211 NE 8TH AVENUE
BOCA RATON, FL. 33487

Article III

The specific purpose for which this corporation is organized is:

COUNSELING FINANCIALLY DISTRESSED CONSUMERS TO IDENTIFY
SOLUTIONS FOR THE REPAYMENT OF THEIR INDEBTEDNESS.

Article IV

The manner in which directors are elected or appointed is:

AS PROVIDED FOR IN THE BYLAWS.

Article V

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

MATT FRONZAGLIA
3111 UNIVERSITY DRIVE
115
CORAL SPRINGS, FL. 33065

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

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Registered Agent Signature: MATT FRONZAGLIA

Article VI

The name and address of the incorporator is:

MATT FRONZAGLIA
3111 UNIVERSITY DRIVE
115
CORAL SPRINGS, FL 33065

Incorporator Signature: MATT FRONZAGLIA

Article VII

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

Title: P,D
MATT FRONZAGLIA
3111 UNIVERSITY DRIVE
CORAL SPRINGS, FL. 33065 US

Title: VP,D
MARIA FRONZAGLIA
3111 UNIVERSITY DRIVE
CORAL SPRINGS, FL. 33065

Title: S,D
TERRY FLEISHMAN
7211 NE 8TH AVENUE
BOCA RATON, FL. 33487

Article VIII

The effective date for this corporation shall be:

08/25/2009