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2010 APR -7 PH 1:50
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April 8, 2010

ROSALIND R.GRIFFIE 125 S. STATE ROAD 7 STE 104-336 WEST PALM BEACH, FL 33414

SUBJECT: ONYX FINANCIAL SERVICES INC.

Ref. Number: W10000017319

We have received your document for ONYX FINANCIAL SERVICES INC. and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The articles of incorporation of a nonprofit corporation must be prepared in compliance with section 617.0202, Florida Statutes. Please refer to that section of the law for assistance.

There is no provision in F.S. 617 that precribe for a Non Profit to list authorized shares. Please have this statement deleted form your application.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6934.

Loria Poole Regulatory Specialist II

Letter Number: 810A00008658

COVER LETTER 4

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

| SUBJECT: | ONYX FINANCIAL SERVICES INC | | | | |
|----------------------------|-----------------------------|-------------------------------------|--|--|--|
| | (PROPOSED CORPORAT | FE NAME – <u>MUST INCLU</u> | <u>DE SUFFIX</u>) | | |
| | | | | | |
| Enclosed is an original ar | nd one (1) copy of the Arti | cles of Incorporation and | a check for: | | |
| \$70.00 Filing Fee | Status | \$78.75 Filing Fee & Certified Copy | \$87.50 Filing Fee, Certified Copy & Certificate | | |
| | | ADDITIONAL CO | PY REQUIRED | | |
| | | | | | |
| FROM: | ROSALIND R. GRIFFI | | _ | | |
| | Name (Pr | inted or typed) | | | |

Daytime Telephone number

125 S State RD 7 STE 104-336

West Palm Beach, FL 33414

griffielaw@aol.com

877.502.1033

E-mail address: (to be used for future annual report notification)

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

Address

City, State & Zip

THE ARTICLES OF INCORPORATION OF ONYX FINANCIAL SERVICES INC

2010 APR -7 PH 1:50 SECRETARY OF STATE TALLAHASSEE, FLORIO

ARTICLE I - NAME

The name of the corporation shall be ONYX FINANCIAL SERVICES INC;

ARTICLE II -PRINCIPAL PLACE OF BUSINESS OF CORPORATION

The principal place of business of the corporation is as follows:

ONYX FINANCIAL SERVICES INC

125 S State RD 7 Ste 104 West Palm Beach, FL 33411

ARTICLE III - PURPOSE

The purpose for which this Corporation is organized is to engage in any business or activities permitted under the laws of the United States and the State of Florida including but not limited to assisting consumers obtain control and meet their goals toward financial security, financial stability and debt reduction through credit counseling, debt management assistance, housing counseling, debtor education and "pre" and "post" bankruptcy filing education courses. The purpose for which this Corporation is organized being exclusively charitable and educational within the meaning of Section 501(c)(3) of the Internal Revenue Code, or the corresponding provision of any future U.S. Internal Revenue Laws.

ARTICLE IV - INITIAL BOARD OF DIRECTORS

This corporation shall have two (2) directors initially. The number of directors may be increased or diminished from time to time by the bylaws but shall never be less than one (1). The name and address of the initial directors of the corporation are:

FRED W. SCHMIDT

125 S State RD 7

STE 104

West Palm Beach, FL 33414

ROSALIND R. GRIFFIE 125 S State RD 7 STE 104

West Palm Beach, FL 33414

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office is 2101 Vista Parkway, West Palm Beach, FL 33411. The name of the initial registered agent located at that address is Rosalind R. Griffie.

ARTICLE VI - INCORPORATOR

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

ROSALIND R. GRIFFIE 2101 Vista Parkway West Palm Beach, FL 33411 2010 APR _7 PM 1: 50

SECRETARY OF STATE
SECRETARY OF STATE

ARTICLE VII - THE EFFECTIVE DATE

The effective date of this corporation shall be 02 April 2010.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation on this the 02^{nd} day of April 2010.

Rosalind R. Griffie,

Subscriber

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

Pursuant to Chapter 48.091 Florida Statutes, the following is submitted in compliance with said Act:

ONYX FINANCIAL SERVICES INC desiring to organize under the laws of the State of Florida with its principal office, as indicated in the articles of incorporation in the County Palm Beach, City of West Palm Beach, State of Florida has named Rosalind R. Griffie, located at 2101 Vista Parkway, West Palm Beach, FL 33411 as its agent to accept services of process within this state.

ACKNOWLEDGMENT:

Having been named to accept services of process for the above stated moration, at the place designated in this certificate, I hereby accept to act in this capacity and agree to comply with the provision of said Act relative to keeping open said office.

Rosalind R. Griffie, Registered Agent