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FLORIDA PROFIT/NON PROFIT CORPORATION

411BK.com Inc.

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**ARTICLES OF INCORPORATION
OF
411BK.com Inc.**

The undersigned incorporator, for the purpose of forming a corporation under the Florida Not for Profit Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be: 411BK.com Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:
10718 Cherry Oak Cir, Orlando, Florida 32817

ARTICLE III PURPOSES

The specific purpose for which the corporation is organized is: A national nonprofit educational organization. It is our intent to provide consumer bankruptcy pre-filing credit counseling, and post-filing/pre-discharge debtor education (also called the Personal Financial Management Instructional Course) in accordance with the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA), and under the jurisdiction of the U.S. Department of Justice's Executive Office for U.S. Trustees (EOUST). We DO NOT intend to offer traditional credit counseling with Debt Management Programs (DMP's).

This corporation is organized exclusively for 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.

Notwithstanding any other provisions of these articles, this organization shall not carry on any activities not permitted to be carried on by an organization exempt from Federal income tax under section 501(c)(3) of the Internal Revenue Code of 1986 or the corresponding provision of any future United States Internal Revenue law.

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

ARTICLE IV OFFICERS/DIRECTORS

The initial directors of the corporation are:

William Esguerra, 10718 Cherry Oak Cir, Orlando, Florida 32817
Maria Duarte, 10718 Cherry Oak Cir, Orlando, Florida 32817
Art Basmadjian, 10718 Cherry Oak Cir, Orlando, Florida 32817

The initial officers of the corporation are:

Camile Delos Santos-Esguerra, President, 10718 Cherry Oak Cir, Orlando, Florida 32817
Maria Duarte, Vice-President, 10718 Cherry Oak Cir, Orlando, Florida 32817
William Esguerra, Secretary, 10718 Cherry Oak Cir, Orlando, Florida 32817
Art Basmadjian, Treasurer, 10718 Cherry Oak Cir, Orlando, Florida 32817

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ARTICLE V INITIAL REGISTERED AGENT & STREET ADDRESS

The name and address of the initial registered agent is: Business Filings Incorporated, 515 E 12th Ave, Tallahassee, Florida, 32301. Located in the County of Leon

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ARTICLE VI INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is Business Filings Incorporated, Mark Williams, 8040 Excelsior Dr., Suite 200, Madison, WI 53717

ARTICLE VII DISSOLUTION

Upon the dissolution of the organization, assets shall be distributed for one or more exempt purposes within the meaning of section 501(c)(3) of the Internal Revenue Code of 1986, or corresponding section of any future Federal tax code, or shall be distributed to the Federal, 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 organization is then located, exclusively for such purposes.

ARTICLE VIII MANNER OF ELECTING DIRECTORS

The method of election of directors is as stated in the bylaws.

The undersigned incorporator has executed these Articles of Incorporation this 24 day of July 2012.



Business Filings Incorporated
Mark Williams, A.V.P.

The document was prepared by:
Mark Williams, 8040 Excelsior Dr., Suite 200, Madison, WI 53717. (608) 827-5300.

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Prepared for: 411BK.com Inc.

Signature:



Date: July 24, 2012

Mark Williams, A.V.P.
Business Filings Incorporated