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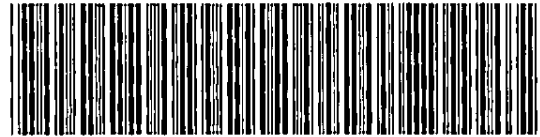
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MAY 07 2019

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**ARTICLES OF INCORPORATION  
CREDIT SOLUTION PROGRAMS INC.  
(A NON-PROFIT CORPORATION)**

We, the undersigned, being competent to contract and desirous of forming a corporation for non-profit purposes under the provisions of Chapter 617 of the Florida Statutes, do agree and submit the following as and for our Articles of Incorporation:

Effective 04-15-2019

EIN: 83-4401438

**ARTICLE I - NAME/ADDRESS**

The name of this corporation shall be: **CREDIT SOLUTION PROGRAMS INC.**

Its principal place of business shall be:

2331 N State Rd 7, Ste 223

Lauderhill, FL 33313

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**ARTICLE II - TERMS OF EXISTENCE**

The Corporation shall have perpetual existence, unless dissolved sooner by operation of law or by corporate resolution.

**ARTICLE III - VISION/MISSION/PURPOSE**

**THE VISION** of CREDIT SOLUTION PROGRAMS INC. is to develop and administer one on one mentoring and mentoring groups that educate deserving youth and their families on the importance of building positive personal and business credit.

**THE MISSION** of CREDIT SOLUTION PROGRAMS INC. is to provide workshops, seminars, conferences, and mentorship services that teach and motivate South Florida youth and their families, to make healthy financial decisions that produces strong positive credit. We will also introduce and refer them to products, services and resources that will sustain their healthy credit lifestyle.

**OUR PURPOSE** as a non-profit organization is to promote the national agenda for financially responsible behavior through the means of building "Strong Credit". Our families will understand the importance of building great personal and business credit and they will learn how it not only impacts them directly by becoming financially sustainable adults, but also how it assists in economic development of the communities they reside in. The healthy credit education we provide our participants will teach them how to manage their personal and business credit appropriately and effectively.

The purpose of our corporation is 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 and herein stated as follows:

**ARTICLE IV - MEMBERSHIP**

There Shall Be NO Members

**ARTICLE V - INCORPORATOR**

I am the incorporator submitting these Articles of Incorporation and affirm that the facts stated herein are true. I am aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s. 817.155, F.S. I acknowledge that I have read the above "Notice of Annual Report" statement and understand the requirement to file an annual report between January 1st and May 1st in the calendar year following formation of this corporation and every year thereafter to maintain "active" status:

**John Wilkinson**

2331 N State Rd 7, Ste 223

Lauderhill, FL 33313

Incorporator Signature: 

Date: 5/6/19

## **ARTICLE VI – THE OFFICES**

Section 1: The offices of this corporation shall be President, a Vice-President, a Secretary, a Treasurer, and other offices that may from time to time be required to carry out the business of the corporation. The following persons are to serve within these offices initially until the first annual meeting of the corporation or until their successors are duly elected.

*SEE BOARD OF DIRECTORS/OFFICERS BELOW*

## **ARTICLE VII – BOARD OF DIRECTORS/OFFICERS**

The affairs of this Corporation shall be managed by a Board of Directors & Officers, consisting of not less than three (3) and never more than five (5) Directors. The Directors/Officers shall be members of the corporation and elected and hold office in accordance with the Bylaws of the corporation. The name and address of the person who are to serve as Directors/Officers initially, or until the first annual meeting of the corporation are:

<b>John Wilkinson - President/Director</b> 2331 N State Rd 7, Ste 223 Lauderhill, FL 33313	<b>Mary Rowland - Secretary/Director</b> 2331 N State Rd 7, Ste 223 Lauderhill, FL 33313	<b>Samira Ghazal - Officer</b> 2331 N State Rd 7, Ste 223 Lauderhill, FL 33313
<b>Lola Walker - Vice President/Director</b> 2331 N State Rd 7, Ste 223 Lauderhill, FL 33313	<b>Vanessa Cassis - Treasurer/Officer</b> 2331 N State Rd 7, Ste 223 Lauderhill, FL 33313	

## **ARTICLE VIII – POWERS**

The Corporation shall possess and exercise all the powers and privileges granted by Chapters 617 of the Florida Statutes, or by any other law of Florida, together with all powers necessary or convenient to the conduct, promotion or attainment of the activities or purposes of the Corporation, limited only by the restrictions set forth in these Article of Incorporation.

The Corporation is organized as a not-for-profit entity, and 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 hereof. No substantial part of the activities of the corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation, except as provided in section 501(h) of the Internal Revenue Code of 1986, and the corporation shall not participate in, or intervene in any political campaign (including the publishing or distribution of statements) on behalf of or in opposition to any candidate for public office.

Notwithstanding any other provisions of these Articles, the corporation shall not carry on any other activities not permitted to be carried on (a) by an corporation exempt from federal income tax under section 501(c)(3) of the Internal Revenue Code, or 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 of 1986, or corresponding section of any future federal tax code.

## **ARTICLE IX – BYLAWS**

The by-laws of the corporation shall be made, altered, and rescinded by a majority vote of the Board Members at a regular or special meeting of the corporation, subject to all notice and quorum requirements.

## **ARTICLES X – NON-PROFIT DISSOLUTION OF TAX-EXEMPT ORGANIZATION**

Upon the dissolution and winding up of the organization after paying or adequately providing for the debts and obligations of the organization, the remaining assets shall be distributed to a non-profit fund, foundation, association, or corporation organized and operated exclusively for the purposes specified in section 501(c)(3) of

the Internal Revenue Code of 1986 and which has established its tax-exempt status under that section or corresponding section of any future federal tax code; or shall be distributed to federal government, or to a state or local government, for a public purpose. Any such assets not so disposed shall be disposed of by a Court of Competent Jurisdiction of the county in which the principal office of the organization is then located to such organization or organizations as said Court shall determine, and which are organized and operated exclusively for such purpose.

Upon the dissolution and winding up of the organization after paying or adequately providing for the debts and obligations of the organization, the remaining assets shall be distributed to a non-profit fund, foundation, association, or corporation organized and operated exclusively for the purposes specified in section 501(c)(3) of the Internal Revenue Code of 1986 and which has established its tax-exempt status under that section or corresponding section of a any future federal tax code; or shall be distributed to federal government, or to a state or local government, for a public purpose. Any such assets not so disposed shall be disposed of by a Court of Competent Jurisdiction of the county in which the principal office of the organization is then located to such organization or organizations as said Court shall determine, and which are organized and operated exclusively for such purpose.

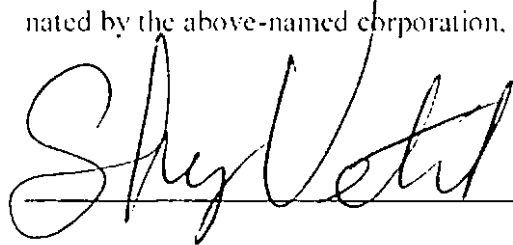
#### **ARTICLE XI – AMENDMENT OF ARTICLES**

These Articles may be amended, altered, or rescinded by a majority vote of the Board of Directors present at a regular or special meeting of the corporation, provided all notice and quorum requirements are met.

#### **ARTICLE XII – REGISTERED AGENT AND ACCEPTANCE**

First, having been organized as a Not-for-Profit Corporation, CREDIT SOLUTION PROGRAMS INC. hereby designates **Sherry Vertil**, as its Registered Agent to accept process of service on its behalf at its place of business located at 2331 N State Rd 7, Ste 223, Lauderhill FL 33313.

**ACCEPTANCE:** “Having been advised of the responsibilities of a Registered Agent and having been designated by the above-named corporation, I hereby accept to act in this capacity on this 15th day of April, 2019.

A handwritten signature in cursive script, appearing to read "Sherry Vertil", written over a horizontal line.

Sherry Vertil, Registered Agent