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COVER LETTER

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

SUBJECT: INNOVA CE	REDIT COUNSELING INC. (PROPOSED CORP	ORATE NAME – <u>MUST IN</u>	CLUDE SUFFIX)		
Enclosed is an original a	and one (1) copy of the Ar	ticles of Incorporation and	a check for :	1	
□ \$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 CO	ONAL COPY REQUIRED		
FROM:	JOAN VILLAZON		IALL	202	
7950 NW 53rd Stree		me (Printed or typed) 337	AHASSE	SECRETARY	
		Address	EE. FLORIDA		LED
Miami. Florida 33166		City. State & Zip)RIDA	2: 59	
	305-915-8144		_		
	Dayt joan.villazon@innovacc.org	ime Telephone number			
I		future annual report notification	_ on)		

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: INNOVA CREDIT COUNSELING, INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business address is: 7950 NW 53rd Street, Suite 337 Miami, Florida 33166

The mailing address of the corporation is: 7950 NW 53rd Street, Suite 337 Miami, Florida 33166

ARTICLE III PURPOSE

The specific purpose for which this corporation is organized is:

Innova Credit Counseling, Inc. is organized exclusively to operate as a charitable corporation within the meaning of section 501(c)3 of the Internal Revenue Code of 1986, as amended, or corresponding provisions of any later federal tax laws (the "code"), by providing financial education, counseling and resources to distressed individuals who require assistance with budgeting and money management.

In furtherance of such purposes, the corporation may, inter alia, provide (i) counseling on credit, money management and budgeting matters; (ii) housing counseling, focusing on the issues faced by homeowners that are experiencing financial difficulties and individuals attempting to obtain credit to purchase a home; and (iii) the distribution of credit, money management and budgeting related educational resources, information, courses and materials.

The corporation may engage in any lawful activities or transact any lawful business for which corporations may be incorporated under the Florida not for profit corporation act, not inconsistent with those exercisable by a corporation in conformance with section 501(c)3 of the code. Furthermore, all funds of the corporation and any monies from its operations shall be used in the furtherance of the purposes set forth above, and no benefits shall inure to any private parties, except as incidental to the purposes and objectives of the corporation.

In the event of dissolution, the residual assets of the organization will be turned over to one or more organizations which themselves are exempt as organizations described in sections 501(c)3 and 170 (c)(2) of the Internal Revenue Code of 1986 or corresponding sections of any prior or future Internal Revenue Code, or to the federal, state or local government for exclusive public purpose.

All powers exercised herein shall be in furtherance of the purposes set forth above and shall, at all times, be in conformance with the provisions of section 501(c)3 of the code.

ARTICLE IV MANNER OF ELECTION

The manner in which directors are elected or appointed is:

AS PROVIDED IN THE BYLAWS.

ARTICLE V INITIAL OFFICERS AND/OR DIRECTORS

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

Name: JOAN VILLAZON Title: DIR 7950 NW 53rd STREET, SUITE 337

MIAMI, FLORIDA 33166

Name: PABLO CUESTA TORAL Title: DIR

7950 NW 53rd STREET, SUITE 337

MIAMI, FLORIDA 33166

Name: FERNANDO ILLESCAS MAXI Title: DIR

7950 NW 53rd STREET, SUITE 337

MIAMI, FLORIDA 33166

Name: JOAN VILLAZON Title: CEO 7950 NW 53rd STREET, SUITE 337

MIAMI, FLORIDA 33166

ARTICLE VI REGISTERED AGENT

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

Offix Solutions 7950 NW 53rd Street, Suite 337 Miami, Florida 33166

Having been named as registered agent to accept services 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 responsibilities and obligations of my position as registered agent.

Registered Agent Signature

Printed Name – for Offix Solutions

ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:

JOAN VILLAZON 7950 NW 53rd Street, Suite 337 Miami, Florida 33166

I submit this document and affirm that the facts stated herein are true. I am aware that any 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.

Signature of Incorporator

ARTICLE VIII EFFECTIVE DATE:

The Corporation's effective date is: JANUARY 1, 2022