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

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SUBJECT: Credit Counseling Centers of America, Inc.

(Proposed corporate name - must include auflu)

Enclosed is an original and one (1) copy of the articles of incorporation and a check for :

[] \$70.00 Filing Fee	Filing Fee & Certificate	Filing Fee & Certified Copy	X ¢131.25 Filing Fee, Certified Copy & Certificate	
FROM:	Sherrl Sparrow			_
	Name (Prin	ited or typed)	90000148014 -05/09/9501027002	9
	P.O. Box 3201		****131.25 ****131.2	5
	Ad	dreas		
•	Pompano Beach	n, Florida 33072		
	City, St	me & Zip		
	(305) 480-2894		95 TALI	
	Deytime Tele	phone number	FILED IMY -8 PN 5: 24 DRETARY OF STATE LAHASSEE, FELANDA	

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

T. BROWN MAY 1 & 1995

ARTICLES OF INCORPORATION

SS HAY DED

(Non-Profit Corporation)

The undersigned, acting as incorporator(s) of a corporation pursuant to Chapter 617, Fiorida Statutes, adopt(s) the following Articles of Incorporation:

ARTICLE I

Name

The name of the corporation shall be: Credit Counseling Centers of America, Inc.

ARTICLE II

Principal place of business and mailing address

The principal place of business and the mailing address of this corporation shall be: . P.O. Box 3201, Pompano Beach, Florida 33072

ARTICLE III Purpose(s)

The specific purpose(s) for which the corporation is organized is (are):

To Educate the public on consumer credit; to adjust, negotiate, and settle outstanding debtor financial obligations; To properly distribute debtors' funds to creditors through an agreed program between debtor and creditor; to re-establish debtors' good credit standing; To perform any/all lawful acts relating to consumer credit.

ARTICLE IV Manner of election of directors

The manner in which the directors are elected or appointed is as follows:

Annual election of officers/directors

ARTICLE V Limitation of corporate powera

The corporate powers of this corporation are as provided in section 617.0302, Florida Statutes, unless limited as follows: Unlimited

ARTICLE VI Initial registered agent and street address

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

Shorri Sparrow 601 Cypross Lake Blvd.,#M, Pompano Beach, Florida 33064

ARTICLE VII

Incorporators

The name(s) and the street address(es) of the incorporator(s) for these articles of incorporation is(are):

Sherri Sparrow 601 Cypress Lake Blvd.,#M, Pompano Beach, Florida 33064

The undersigned incorporator(s) has (have) executed these Articles of incorporation this <u>200</u> day of <u>March May</u>, 1995.

Signature(s) of Incorporator(s):

Sherri Sparrow

Typed name of incorporator signing

State of Florida County of Broward

Acknowledged before me this 3rd day of May, 1 **Typed name of incorporator signing** by Sherri Sparrow. State of Florida Drivers License used for identification.

Grace B. Babcock Platery Pellic, Sich of Florida , ćc#145257 My Committion Explores Sept. 21, 1975 Bonded Thru Tray Fain - Insurance Inc.

Typed name of incorporator signing

CERTIFICATE OF DESIGNATION REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 607.0501 OR 617.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the corporation is: Credit Counseling Centers of America. Inc. (must include suffix)

2. The name and address of the registered agent, and office is:

	En 5
Sherri Sparrow	
(Name)	
601 Cypress Lake Blvd., #M	
(Street address - P. O. Box not acceptable)	5: 24 TATE
Pompano Beach, Florida 33064	V •
(City/Stata/Zip)	•

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 eppointment as registered egent 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 egent.

Mav 3. 1995 (Date)

Q

State of Florida (Signature) County of Broward Acknowledged before me this 3rd day of May 1995 by Sherri Sparrow. State of Florida Drivers License used for identification. Tere B Bauer Registered Agent filing fee \$35.00 Grace B. Babcock cc#145257 Notery Fullie, Stells of Florida

My Commission Expires Sept. 21, 1995 Bonded Thru Trey Fain - Insurance Inc.