



PRESTIGE HALL
LEGAL & FINANCIAL SERVICES

ACCOUNT NO. : 072100000032

REFERENCE : 646187 126224A

AUTHORIZATION :

COST LIMIT : \$ 122.50

ORDER DATE : July 21, 1995

ORDER TIME : 2:05 PM

ORDER NO. : 646187

CUSTOMER NO. : 126224A

800001544489

CUSTOMER: Allan M. Glaser, Esq.
ALLAN M. GLASER, P.A.

Suite 807
11900 Biscayne Boulevard
Miami, FL 33181

DOMESTIC FILING

NAME: CONSUMER DEBT RESOLUTION
CONSULTANTS, INC.

XX ARTICLES OF INCORPORATION
CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY
PLAIN STAMPED COPY
CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Jennifer Moran

EXAMINER'S INITIALS:

FILED
95 JUL 24 AM 8:05
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

T. BROWN JUL 25 1995

ARTICLES OF INCORPORATION
OF
CONSUMER DEBT RESOLUTION CONSULTANTS, INC.
A NONPROFIT CORPORATION

FILED
95 JUL 24 AM 8:05
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

We, the undersigned, with other persons being desirous of forming a nonprofit corporation, under the provisions of Chapter 617 of the Florida Statutes, do agree to the following:

ARTICLE I.

The name of the corporation shall be:

CONSUMER DEBT RESOLUTION CONSULTANTS, INC.

The address of the principal office of this corporation shall be 2999 Northeast 191st Street, Suite 1002, Aventura, Florida 33180, and the mailing address of the corporation shall be the same.

ARTICLE II.

The general purpose of the business or businesses to be transacted by this corporation, together with and in addition to the authority and powers conferred by the laws of the State of Florida is to research and make legislative recommendations of consumer debt, and other matters dealing with consumer debt.

ARTICLE III.

The manner in which the directors are to be elected or appointed is as stated in the bylaws.

ARTICLE IV.

The name and address of the incorporator of these Articles is:

Corporation Service Company
1201 Hays Street
Tallahassee, Florida 32301

ARTICLE V.

This corporation is to exist perpetually.

ARTICLE VI. OFFICERS

The name and addresses of the initial officers of the corporation who shall hold office for the first year of the corporation, or until their successors are elected or appointed are:

Traci Grabarnick Pres.	2999 Northeast 191st Street Suite 1002 Aventura, Florida 33180
Garret Grabarnick V. Pres.	Same

ARTICLE VII. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have three Directors, initially. The names and addresses of the

initial members of the Board of Directors are:

Traci Grabarnick Dir.	2999 Northeast 191st Street Suite 1002 Aventura, Florida 33180
--------------------------	--

Garrett Grabarnick Dir.	Same
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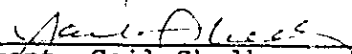
Martin Miller Dir.	Same
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ARTICLE VIII.

The street address of the initial registered office of the corporation shall be 1201 Hays Street, Tallahassee, Florida 32301, and the name of the initial registered agent of the corporation at that address is Corporation Service Company.

IN WITNESS THEREOF, the undersigned agent of Corporation Service Company, has hereunto set their hand and seal of Corporation Service Company on July 24, 1995.

Corporation Service Company

By: 
Its Agent, Gail Shelby

ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF INCORPORATION

95 FILED
JUL 24 AM 8:05
TALLAHASSEE
FLORIDA

Corporation Service Company, a Delaware corporation authorized to transact business in this State, having a business office identical with the registered office of the corporation named above, and having been designated as the Registered Agent in the above and foregoing Articles, is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

CORPORATION SERVICE COMPANY

By: [Signature]
Its Agent, Gail Shelby

LRD/jlm

N95000003490

ALLAN M. GLASER, P.A.

ATTORNEY AT LAW
BISCAYNE CENTRE, SUITE 807
11900 BISCAYNE BOULEVARD
MIAMI, FL 33181

OFFICE USE ONLY

300001564923
-08/21/95--01042--004
*****35.00 *****35.00

CORPORATION NAME(S) & DOCUMENT NUMBER(S) (if known):

1. _____ (Corporation Name) _____ (Document #)
2. _____ (Corporation Name) _____ (Document #)
3. _____ (Corporation Name) _____ (Document #)
4. _____ (Corporation Name) _____ (Document #)

- ☐ Walk in ☐ Pick up time _____ ☐ Certified Copy
☐ Mail out ☐ Will wait ☐ Photocopy ☐ Certificate of Status

NEW FILINGS	
<input type="checkbox"/>	Profit
<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/Director
<input checked="" type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
95 AUG 18 AM 10:42

SH 8/22

Examiner's Initials

Florida Department of State, Jim Smith, Secretary of State

**STATEMENT OF CHANGE OF REGISTERED OFFICE OR REGISTERED
AGENT OR BOTH FOR CORPORATIONS**

Pursuant to the provisions of sections 607.0502, 617.0502, 607.1508, or 617.1508,
Florida Statutes, the undersigned corporation organized under the laws of the State of
Florida submits the following statement in order to change its registered office
or registered agent, or both, in the State of Florida.

1a. The name of the corporation is: Consumer Debt Resolution
Consultants Inc.

1b. Date of incorporation 7/24/95 Document number N9500003490

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

Corporation Service Company

1201 Hays Street, Tallahassee, FL 32301

3. The name and address of the new registered agent and office:
(P.O. Box Not Acceptable)

Allan M Glaser
Suite 807 11400 Disneye Blvd. Miami 33181

The street address of its registered agent and the street address of the business office
of its registered agent as changed will be identical.

Such change was authorized by resolution duly adopted by its board of directors or by
an officer so authorized by the board.

Jacqui Grabarnick
SIGNATURE
7/28/95
DATE

TRACI GRABARNICK, President
Typed or printed name and title

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
95 AUG 18 AM 10:42

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 RELATIVE TO THE PROPER AND COM-
plete PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT
THE OBLIGATION OF MY POSITION AS REGISTERED AGENT.

SIGNATURE Allan M Glaser
(Registered Agent)
DATE 7/28/95

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

ALLAN M. GLASER, P.A.

Biscayne Centre
Suite 807
11900 Biscayne Boulevard
Miami, Florida 33181

ALLAN M. GLASER
ATTORNEY AT LAW

TELEPHONE
TELEFAX

(305) 893-5999
(305) 893-8251

N95000003490

August 23, 1995

700001570437
-08/25/95--01097--013
*****35.00 *****35.00

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

Re: Consumer Debt Resolution Consultants, Inc.
Amendment to Articles of Incorporation
Our File No.: 4085-0

Re: N95000003490

Dear Sir or Madam:

Pursuant to instructions from your office, enclosed please find the original and one (1) copy of the Amended Articles of Incorporation of Consumer Debt Resolution Consultants, Inc., a Florida non-profit corporation, together with a check in the amount of \$35.00 for filing same.

In the event there is anything further you require, please call the undersigned.

Sincerely,


ALLAN M. GLASER

AMG/nml

Encs.

19844085-0/82395

FILED
DIVISION OF STATE
CORPORATIONS
95 OCT 11 PM 12:53

Amend
OCT 11 1995



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

August 28, 1995

Allan M. Glaser, P.A.
11900 Biscayne Blvd.
Suite 807
Miami, FL 33181

SUBJECT: CONSUMER DEBT RESOLUTION CONSULTANTS, INC.
Ref. Number: N95000003490

We have received your document for CONSUMER DEBT RESOLUTION CONSULTANTS, INC. and your check(s) totaling \$35.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

Amendments for nonprofit corporations are filed in compliance with section 617.1006, Florida Statutes. Please see the attached information.

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 (904) 487-6908.

Steven Harris
Corporate Specialist

Letter Number: 195A00040094

95 OCT 10 11 05 AM
RECEIVED

ARTICLES OF AMENDMENT
to
ARTICLES OF INCORPORATION
of

CONSUMER DEBT RESOLUTION CONSULTANTS, INC.,
a Florida non-profit corporation

FILED STATE
SECRETARY OF CORPORATIONS
DIVISION OF CORPORATIONS
95 OCT 11 PM 12:53

Pursuant to the provisions of section 617.1006, Florida Statutes, the undersigned Florida nonprofit corporation adopts the following articles of amendment to its articles of incorporation.

FIRST: Amendment(s) adopted: (INDICATE ARTICLE NUMBER(S) BEING AMENDED, ADDED OR DELETED.)

Articles being added:

Article IX
Article X
Article XI
Article XII

Copies of Added Articles attached hereto and entitled
Amendment to Articles of Incorporation of Consumer Debt
Resolution Consultants, Inc., a Florida non-profit corporation

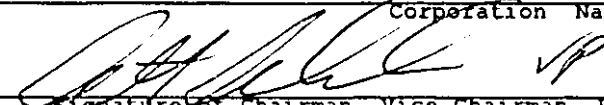
SECOND: The date of adoption of the amendment(s) was: August 23, 1995

THIRD: Adoption of Amendment (CHECK ONE)

☐ The amendment(s) was(were) adopted by the members and the number of votes cast for the amendment was sufficient for approval.

☒ There are no members or members entitled to vote on the amendment. The amendment(s) was(were) adopted by the board of directors.

CONSUMER DEBT RESOLUTION CONSULTANTS, INC., a Fla. non-profit Corp.
Corporation Name


Signature of Chairman, Vice Chairman, President or other officer
Tracy Grabarnick

Typed or printed name

Vice President and Director

September 29, 1995

Title

Date

AMENDMENT TO ARTICLES OF INCORPORATION
OF
CONSUMER DEBT RESOLUTION CONSULTANTS, INC.,
a Florida non-profit corporation

WHEREAS, the Articles of Incorporation were filed for this non-profit corporation on July 24, 1995.

WHEREAS, it was deemed prudent by the Directors of the Corporation to amend the Articles of Incorporation by adding the following provisions:

ARTICLE IX

This corporation will operate exclusively for charitable and educational purposes concerning consumer debt and other matters dealing with consumer debt only in a manner that will qualify it as an exempt organization under Section 501(c)(3) of the Internal Revenue Code of 1986, as amended, under any corresponding provisions of any subsequent federal tax laws covering the distributions to organizations qualified as tax exempt organizations under the Internal Revenue Code, as amended, including private foundations and private operating foundations.

ARTICLE X

EARNING AND ACTIVITIES OF THE CORPORATION

A. No part of the net earnings of the corporation shall inure to the benefit of, or be distributable to its members, directors, 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 IV hereof.

B. Notwithstanding any other provision of these Articles, the corporation shall not carry on any other activities not permitted to be carried on (a) by a corporation 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) or (b) by a corporation, contributions to which are deductible under Section 170 (c)(2) of the Internal Revenue Code of 1986 (or the corresponding provision of any future United States Internal Revenue Law).

C. Notwithstanding any other provision of these Articles, this corporation shall not, except to an insubstantial degree, engage in any activities or exercise any powers that are not in furtherance of the purposes of this corporation.

ARTICLE XI

DEDICATION OF ASSETS

The property of this corporation is irrevocably dedicated to educational and charitable purposes, and no part of the net income or assets of this corporation shall ever inure to the benefit of any director, officer or member thereof, or to the benefit of any private individual.

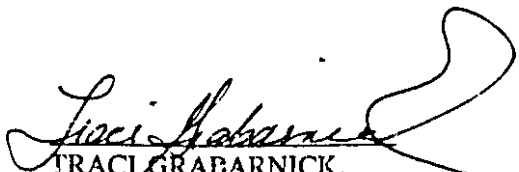
ARTICLE XII

DISTRIBUTION OF ASSETS

Upon dissolution of the corporation, the Board of Directors shall, after paying or making provision for payment of all the liabilities of the corporation, dispose of all of the assets of the corporation exclusively for the purposes of the corporation in such manner, or to such

organization or organizations organized and operated exclusively for charitable, educational, religious or scientific purposes as shall at the time qualify as an exempt organization or organizations under Section 501(c)(3) of the Internal Revenue Code of 1986 (or the corresponding provision of any future United States Internal Revenue Law), as the Board of Directors shall determine. Any such assets not so disposed of shall be disposed of by a court of competent jurisdiction in the county in which the principal office of the corporation is located, exclusively for such purposes or to such organization or organizations as such court shall determine, which are organized and operated exclusively for such purposes.

IN WITNESS WHEREOF, the undersigned Director of the corporation, having been duly authorized by a Board of Directors Meeting, have hereunto set my hand and seal of the corporation on this 23 day of August, 1995.


TRACI GRABARNICK,
President and Director

19354085-0/81195

SECOND NOTICE CORPORATION WILL BE DISSOLVED ON OR AFTER AUGUST 7, 1996.
AMOUNT DUE ON OR BEFORE 8/7/96 \$61.25 (IF DISSOLVED, MINIMUM AMOUNT DUE TO REINSTATE: \$236.25.)

NONPROFIT
CORPORATION

ANNUAL REPORT

1996



FLORIDA DEPARTMENT OF STATE

Sandra B. Northam

Secretary of State

DIVISION OF CORPORATE REGISTRATIONS

FILED

96 OCT 14 AM 9:37

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

DOCUMENT # N95000003490 (8)

1. Corporation Name

CONSUMER DEBT RESOLUTION CONSULTANTS, INC.



Principal Place of Business

Mailing Address

2999 NORTHEAST 191ST STREET
SUITE 1002
AVENTURA FL 33180

2999 NORTHEAST 191ST STREET
SUITE 1002
AVENTURA FL 33180

3. Date Incorporated or Qualified
07/24/1995

3a. Date of Last Report

2. Principal Place of Business

2a. Mailing Address

21

26

Suite, Apt. #, etc.

Suite, Apt. #, etc.

22

27

City & State

City & State

23

28

Zip

Country

Zip

Country

24

25

29

30

9. Name and Address of Current Registered Agent

10. Name and Address of New Registered Agent

GLASER, ALLAN M
11900 BISCAYNE BLVD.
SUITE 807
MIAMI FL 33181

81. Name

82. Street Address (P.O. Box Number is Not Acceptable)

83.

84. City

FL

85. Zip Code

11. Pursuant to the provisions of Sections 617.0502 and 617.1508, Florida Statutes, the above-named corporation submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida. Such change was authorized by the corporation's board of directors. I hereby accept the appointment as registered agent. I am familiar with, and accept the obligations of, Section 617.0503, Florida Statutes.

SIGNATURE

Signature, typed or printed name of registered agent and title if applicable

(NOTE: Registered Agent signature required when reinstating)

10/10/96

DATE

12. OFFICERS AND DIRECTORS

13. ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS IN 12

TITLE

PD

DELETE

NAME

GRABARNICK, TRACI

STREET ADDRESS

2999 NORTHEAST 191ST STREET, SUITE 1002

CITY, ST, ZIP

AVENTURA FL 33180

TITLE

VD

DELETE

NAME

GRABARNICK, GARRETT

STREET ADDRESS

2999 NORTHEAST 191ST STREET, SUITE 1002

CITY, ST, ZIP

AVENTURA FL 33180

TITLE

D

DELETE

NAME

MILLER, MARTIN

STREET ADDRESS

2999 NORTHEAST 191ST STREET, SUITE 1002

CITY, ST, ZIP

AVENTURA FL 33180

TITLE

DELETE

NAME

STREET ADDRESS

CITY, ST, ZIP

TITLE

DELETE

NAME

STREET ADDRESS

CITY, ST, ZIP

11. TITLE

12. NAME

13. STREET ADDRESS

14. CITY, ST, ZIP

21. TITLE

22. NAME

23. STREET ADDRESS

24. CITY, ST, ZIP

31. TITLE

32. NAME

33. STREET ADDRESS

34. CITY, ST, ZIP

41. TITLE

42. NAME

43. STREET ADDRESS

44. CITY, ST, ZIP

51. TITLE

52. NAME

53. STREET ADDRESS

54. CITY, ST, ZIP

61. TITLE

62. NAME

63. STREET ADDRESS

64. CITY, ST, ZIP

14. I do hereby certify that the information supplied with this filing is voluntarily furnished and does not qualify for the exemption stated in Section 119.07(3)(k), Florida Statutes. I further certify that the information indicated on this annual report or supplemental annual report is true and accurate and that my signature shall have the same legal effect as if made under oath that I am an officer or director of the corporation or the receiver or trustee empowered to execute this report as required by Chapter 617, Florida Statutes; and that my name appears in Block 12 or Block 13 if changed, or on an attachment with an address.

SIGNATURE:

SIGNATURE AND TYPED OR PRINTED NAME OF SIGNING OFFICER OR DIRECTOR

09/17/96

Date

(305) 576-4357

Daytime Phone #

0008488

CR2E037 (3/96)