

NP80000001253

TO WHOM IT MAY CONCERN

800002430298--8
-02/13/98-01070-001-
*****78.75 *****78.75

02/09/1998

RE: ALL 4 CREDIT RESTRUCTURE MGMT SERVICES INC.

THIS IS TO ADVISE THAT THE APPLICATION THAT I SUBMITTED WAS A PROFIT CORPORATION WAS THE WRONG APPLICATION.

I DIDN'T HAVE INTENTION OF DISSOLVING THIS CORPORATION PURPOSELY, BUT AT THIS TIME I AM SUBMITTING A NEW APPLICATION FOR A NOT FOR PROFIT CORPORATION

I APOLOGIZE FOR THE INCONVENIENCE THAT I MAY CAUSE. AND THE FEE OF \$35.00 FOR DISSOLUTION IS INCLUDED, IN ADVANCE THANK-YOU.

SHOULD YOU NEED ADDITIONAL INFORMATION, WHICH WOULD ASSIST WITH THE SMOOTH PROCESSING OF THIS APPLICATION, PLEASE CONTACT THE UNDERSIGNED WHO WILL BE HAPPY TO ASSIST AT 954-975-9885.

SINCERELY,

Walna M. Allen
WALNA M. ALLEN
DIRECTOR

98 MAR -3 PM 2:29
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED

3/10/98



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

February 16, 1998

WALNA M. ALLEN
2000 BANKS ROAD
SUITE 201-H
MARGATE, FL 33063

SUBJECT: ALL 4 CREDIT RESTRUCTURE & DEBT COUNSELING SERVICE
INC.
Ref. Number: W98000003454

We have received your document for ALL 4 CREDIT RESTRUCTURE & DEBT COUNSELING SERVICE INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

Section 617.0202(d), Florida Statutes, requires the manner in which directors are elected or appointed be contained in the articles of incorporation or a statement that the method of election of directors is as stated in the bylaws.

ALL 4 CREDIT RESTRUCTURE & DEBT COUNSELING SERVICE INC. IS AVAILABLE FOR NON PROFIT INCORPORATING. THE PREVIOUS CORPORATION ALL 4 CREDIT RESTRUCTURE MGMT SERVICES INC. NAME IS DISTINGUISHABLE FROM THE NON-PROFIT YOU ARE FILING NOW. IF YOU LIKE YOU CAN DISOLVE THE PROFIT CORPORATION WITH THE ENCLOSED FORMS. YOUR MONEY ORDER IS ATTACHED.

Please return the original and one copy of 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 (850) 487-6933.

Dana Calloway
Document Specialist

Letter Number: 198A00008853

ARTICLES OF INCORPORATION

The undersigned incorporator, for the purpose of forming a corporation under the Florida Not for Profit Corporation Act, hereby adopt(s) the following Articles of Incorporation:

98 MAR -3 PM 2:29
FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I NAME

The name of the corporation shall be:

ALL 4 Credit Restructure & Debt Counseling
Service Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

2000 Banks Road suite # 201H
Margate, FL 33003

ARTICLE III PURPOSE(S)

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

This corporation is organized to help people who have previous or current credit and debt problems. This organization will negotiate with their creditors by repaying their debts, and help them become debt-free and reestablish their credit.

ARTICLE IV MANNER OF ELECTION OF DIRECTORS

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

A director and co-director plus a president
but they will be named later. As Stated In The Corporation's By-Laws

ARTICLE V INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

Walna M. Allen
2000 Banks Rd. suite # 201H
Margate, FL 33003

ARTICLE VI INCORPORATOR

The name and address of the Incorporator to these Articles of Incorporation are:

Walna Michelle Allen
2000 Banks Road suite # 201H
Margate, FL 33003

Walna M. Allen
Signature/Incorporator

02/9/1998
Date

(An additional article must be added if an effective date is requested.)

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.

Walna M. Allen
Signature/Registered Agent

02/9/98
Date