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May 3, 1999

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*****70.00 *****70.00

Secretary of State
Coporation Division
State of Florida
Tallahassee, Florida 32304

RE: All Brevard Credit Counseling, Inc..

To Whom It May Concern,

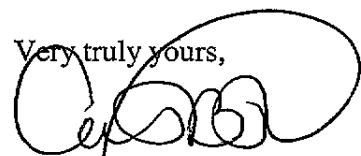
Enclosed please find an original and two (2) copies of the Articles of Incorporation for All Brevard Credit Counseling, Inc., a non-profit corporation.

Also enclosed is our check in the amount of \$70.00 follows:

Filing Fee	\$ 35.00
Designation of Registered Agent	\$ 35.00
Total	\$ 70.00

Please return a copy of the Articles of Incorporation to the above address so I can promptly forward them to my client.

Very truly yours,



Catherine B. Palumbo, Esquire

CBP/bla

Enclosures as stated;

FILED
99 MAY -7 AM 7:51
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

5/12/99
[Handwritten signature]

ARTICLES OF INCORPORATION
ALL BREVARD CREDIT COUNSELING, INC.

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

Article I - Name

The name of this corporation is **All Brevard Credit Counseling, Inc.**

Article II - Principal Office

The corporations principal office and mailing address of the corporation shall be **1250 South Harbor City Blvd., Suite 6, Melbourne, Florida 32901.**

Article III - Purpose(s)

This corporation is organized for the purpose of engaging in credit counseling services as permitted under the laws of the United States and the State of Florida.

Article IV - Manner of Election of Directors


The manner in which the director(s) are elected or appointed is by majority vote of all interested persons who attend the minutes meetings.

Article V - Initial Registered Agent and Street Address

The street address of the initial registered office of this corporation is **1250 South Harbor City Blvd., Suite 6, Melbourne, Florida 32901.** The name of the initial registered agent of this corporation at that address is **Frederick William Rose.**

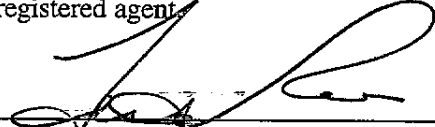
Article VI - Incorporator

The name and Florida street address of the initial registered agent is: **Frederick William Rose, 1250 South Harbor City Blvd., Suite 5, Melbourne, Florida 32901.**


Fredrick William Rose - Incorporator

4/30/99
Date

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.


Fredrick William Rose - Registered Agent

4/30/99
Date

FILED
99 MAY -7 AM 7:
SECRETARY OF STATE
TALLAHASSEE, FLORIDA