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Florida Department of State
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FLORIDA PROFIT CORPORATION OR P.A.

the lowell foundation, inc.

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3

**ARTICLES OF INCORPORATION
OF
THE LOWELL FOUNDATION, INC.**

THE UNDERSIGNED Incorporator(s), for the purpose 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 the corporation shall be :

THE LOWELL FOUNDATION, INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be :
**3275 WEST HILLSBORO BOULEVARD SUITE 110
DEERFIELD BEACH, FLORIDA 33442**

ARTICLE III PURPOSE(S)

The specific purpose(s) for which the corporation is organized is(are):
To provide education to the general public and all consumers with respect to overall financial obligations and the risks which may arise from credit card debt.

ARTICLE IV MANNER OF ELECTION OF DIRECTORS

The manner in which the Directors are elected or appointed is:
The initial director is to be appointed by the incorporator to these articles. The names and addresses of the initial Board of Directors are:
**MARGARET EISENBERG
3275 WEST HILLSBORO BOULEVARD SUITE 110
DEERFIELD BEACH, FLORIDA 33442**

These Articles of Incorporation Prepared By:
Anthony G. Coleman, Jr., Esq.
6194 North Federal Highway
Boca Raton, Florida 33487
(561) 998-5281
Florida Bar Number 368563

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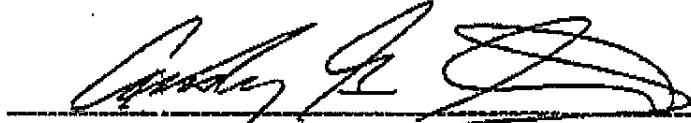
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ARTICLE V INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:
ANTHONY G. COLEMAN, JR.
3275 WEST HILLSBORO BOULEVARD SUITE 110
DEERFIELD BEACH, FLORIDA 33442

The undersigned has (have) executed these Articles of Incorporation this date: **JULY 22, 1999**



ANTHONY G. COLEMAN, JR., Incorporator

ARTICLE VI INCORPORATOR

The name and address of the Incorporator to these Articles of Incorporation are:
ANTHONY G. COLEMAN, JR.
3275 WEST HILLSBORO BOULEVARD SUITE 110
DEERFIELD BEACH, FLORIDA 33442

SIGNATURE 
TITLE: INCORPORATOR

DATE: JULY 22, 1999

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TALLAHASSEE, FLORIDA

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Having been named as registered agent 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.


Registered Agent

JULY 22, 1999
Date

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