



THE UNITED STATES
CORPORATION
COMPANY

N990000004471

FILED

99 JUL 12 PM 3:59

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ACCOUNT NO. : 072100000032

REFERENCE : 303256 82082A

AUTHORIZATION :

Patricia Pizzuti

COST LIMIT : \$ 70.00

ORDER DATE : July 12, 1999

ORDER TIME : 9:57 AM

ORDER NO. : 303256-010

CUSTOMER NO: 82082A

CUSTOMER: Robert P. Fritts, Esq
ROBERT P. FRITTS, P.A.
ROBERT P. FRITTS, P.A.
Suite 4
5702 Lake Worth Road
Lake Worth, FL 33463

200002928262--9

DOMESTIC FILING

NAME: FINANCIAL EDUCATION AND
SERVICES, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

 CERTIFIED COPY
XX PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Janine Lazzarini

EXAMINER'S INITIALS:

DEPARTMENT OF STATE
DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

99 JUL 12 AM 10:38

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PH 7/27/99 ✓

W99-15925

FILE 2nd



FLORIDA DEPARTMENT OF STATE

Katherine Harris
Secretary of State

July 12, 1999

CSC NETWORKS
1201 HAYS ST
TALLAHASSEE, FL 32301

SUBJECT: FINANCIAL EDUCATION AND SERVICES, INC.
Ref. Number: W99000015923

RESUBMIT
Please give original
submission date as for date.

We have received your document for FINANCIAL EDUCATION AND SERVICES, INC. and the authorization to debit your account in the amount of \$70.00. However, the document has not been filed and is being returned for the following:

An affidavit needs to accompany the Articles of Incorporation not for profit stating that they will not revoke the dissolution of the other corporation.

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) 487-6915.

Pamela Hall
Document Specialist

Letter Number: 299A00035792

RECEIVED
DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

99 JUL 27 PM 12:52

PREPARED BY:
ROBERT P. FRITTS, ESQ.
5702 Lake Worth Road, Suite 4
Lake Worth, FL 33463
(561)964-9665

AFFIDAVIT

STATE OF FLORIDA

COUNTY OF PALM BEACH

PERSONALLY APPEARED before me, CLAUDE RIVARD, who being first
duly sworn deposes and says:

1. My name is CLAUDE RIVARD. I was the Incorporator and Sole Director
of FINANCIAL EDUCATION AND SERVICES, INC., a Florida Corporation for
Profit.

2. On July 2, 1999, I voluntarily dissolved the corporation.

3. I will not, under any circumstances, reinstate the Corporation for Profit
known as: FINANCIAL EDUCATION AND SERVICES, INC.

4. I intend to open a new Corporation Not For Profit by the name of
FINANCIAL EDUCATION AND SERVICES, INC., A NON PROFIT
CORPORATION, and am executing this Affidavit to advise the State of Florida,

Secretary of State-Division of Corporation of the facts contained in this Affidavit and that is is alright to allow the incorporation of the new corporation not for profit.

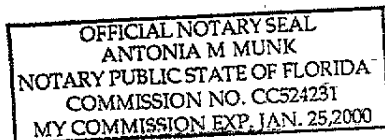
FURTHER AFFIANT SAYETH NAUGHT.

Claude A. Rivard
CLAUDE RIVARD

The foregoing instrument was acknowledged before me this 22nd day of July, 1999, by CLAUDE RIVARD who is personally known to me or who has produced _____ as identification and who did take an oath.

Antonia M. Munk
NOTARY PUBLIC

My commission expires:



FILED

99 JUL 12 PM 3: 59

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION
OF
FINANCIAL EDUCATION AND SERVICES, INC.
A NON PROFIT CORPORATION**

I, 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: FINANCIAL EDUCATION AND SERVICES, INC.
The address of the principal office of this corporation shall be: 5350 Tenth Avenue North, Suite 3, Lake Worth, FL 33463, and the mailing address of the corporation shall be the same.

ARTICLE II.

Said corporation is organized exclusively for charitable, religious, educational, literacy and scientific purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code of 1954 or the corresponding provision of any future United States Internal Revenue Law. The specific purpose of the corporation is to provide spiritual counseling and charitable deeds to those in need, including but not limited to, those in prison, unwed mothers, and the homeless.

Notwithstanding any other provision of these articles, this corporation will not carry on any other activities not permitted to be carried on by an organization exempt from Federal income tax under Section 501 (c)(3) of the Internal Revenue Code of 1954 or the corresponding provision of any future United States Internal Revenue Law.

In the event of dissolution, the residual assets of the organization will be turned over to one or more organizations which themselves are exempt as organizations described in Sections 501(c)(3) and 170 (c)(2) of the Internal Revenue Code of 1954 or corresponding sections of any prior or future Internal Revenue Code, or to the Federal, State, or local government for exclusive public purpose.

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:

CLAUDE G. RIVARD
5350 Tenth Avenue North, Suite 3
Lake Worth, FL 33463

ARTICLE V.

This corporation is to exist perpetually.

ARTICLE VI.

The name and street address of the initial registered office of the corporation shall be:

CLAUDE G. RIVARD
5350 Tenth Avenue North, Suite 3
Lake Worth, FL 33463

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal this 2ND day
of July, 1999

BY: Claude G. Rivard
CLAUDE G. RIVARD
Incorporator

FILED

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ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF INCORPORATION

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

CLAUDE G. RIVARD, 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.

BY:


CLAUDE G. RIVARD



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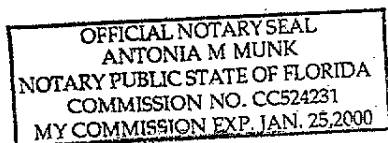
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