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FILED  
01 JAN 23 PM 2:02  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

January 22, 2001

**VIA OVERNIGHT MAIL 8231 8557 6140**

Department Of State  
Division of Corporations  
409 E. Gaines Street  
Tallahassee, Florida 32399

**RE:** Articles of Incorporation – ADVANCED FINANCIAL MANAGEMENT, INC.

**DATE:** January 22, 2001

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-01/10/01--01010--003  
\*\*\*\*\*70.00 \*\*\*\*\*70.00

Pursuant to your instructions in your letter of January 12, 2001, a new corporation name has been selected and I enclose herewith a new transmittal letter, an original and one (1) copy of the Articles of Incorporation, and Designation of Registered Agent.

Please provide us with the original and one conformed copy of the Articles of Incorporation and Designation of Registered Agent .

Thank you for your assistance.

Yours truly,



Monica Miller

Assistant to Anastasios Tom Spyredes

mm

Enclosures



FLORIDA DEPARTMENT OF STATE

Katherine Harris  
Secretary of State

January 12, 2001

ANASTASIOS TOM SPYREDES, ESQ.  
4800 NORTH FEDERAL HWY STE 100-D  
BOCA RATON, FL 3431

SUBJECT: ADVANTAGE CREDIT SERVICES, INC.  
Ref. Number: W01000000957

We have received your document for ADVANTAGE CREDIT SERVICES, INC. and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity.

Please select a new name and make the correction in all appropriate places. One or more major words may be added to make the name distinguishable from the one presently on file.

**Adding "of Florida" or "Florida" to the end of a name is not acceptable.**

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) 487-6928.

Tim Burch  
Document Specialist

Letter Number: 701A00001888

**ARTICLES OF INCORPORATION**  
**OF**  
**ADVANCED FINANCIAL MANAGEMENT, INC.**

**FILED**  
**01 JAN 23 PM 2:02**  
**SECRETARY OF STATE**  
**TALLAHASSEE, FLORIDA**

The undersigned incorporator hereby forms a corporation under the laws of the State of Florida.

**ARTICLE I. NAME**

The name of the corporation shall be:

ADVANCED FINANCIAL MANAGEMENT, INC.

The address of the principal office of this corporation shall be 100 East Linton Blvd., Suite 308A, Delray Beach, Florida 33483 and the mailing address shall be 100 East Linton Blvd., Suite 308A, Delray Beach, Florida 33483.

**ARTICLE II. NATURE OF BUSINESS**

The corporation may engage or transact in any or all lawful activities or business consistent with the nature of the business set forth herein and permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation. The business shall operate as a credit counseling service and provide credit and financial management advice, support assistance and related services.

**ARTICLE III. CAPITAL STOCK**

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 100 shares of common stock having No Par Value per share.

#### **ARTICLE IV. REGISTERED AGENT/ADDRESS**

The street address of the initial registered office of the corporation shall be 100 East Linton Blvd., Suite 308A, Delray Beach, Florida 33483 and the name of the initial registered agent of the corporation at that address is Vincent Borino.

#### **ARTICLE V. TERM OF EXISTENCE**

This corporation is to exist perpetually.

#### **ARTICLE VI. 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 one or more Directors. The names and street addresses of the initial members of the Board of Directors are:

Vincent Borino  
100 East Linton Blvd., Suite 308A  
Delray Beach, Florida 33483

#### **ARTICLE VII. OFFICERS**

The names 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:

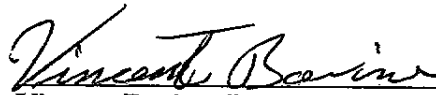
**President/Treasurer/Secretary**  
**Vice President**

**Vincent Borino**  
**Vincent Borino**

### **ARTICLE VIII. INCORPORATOR**

The name and street address of the incorporator to these Articles of Incorporation is Vincent Borino, 6811 NW 8<sup>th</sup> Court, Margate, Florida 33063.

The undersigned has executed these Articles of Incorporation this 29 day of January, 2001.

  
\_\_\_\_\_  
Vincent Borino, Incorporator

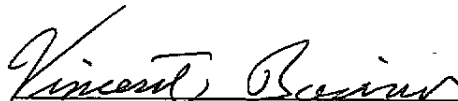
**ACCEPTANCE OF REGISTERED AGENT DESIGNATED  
IN ARTICLES OF INCORPORATION**

Pursuant to the provisions of section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the corporation is: **ADVANCED FINANCIAL MANAGEMENT, INC.**
2. The name and address of the registered agent and office is:

Vincent Borino  
100 East Linton Blvd., Suite 308A  
Delray Beach, Florida 33483

January 22, 2001.

  
\_\_\_\_\_  
Vincent Borino, President

FILED  
01 JAN 23 PM 2:02  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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.

January 22, 2001.

  
\_\_\_\_\_  
Vincent Borino