

# PO2000071709

TRANSMITTAL LETTER

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

**FROM:** Anastasios Tom Spyredes, Esq.  
120 East Palmetto Park Road  
Suite 100  
Boca Raton, FL 33432

400006103254-2  
-06/28/02--01044--013  
\*\*\*\*\*70.00 \*\*\*\*\*70.00

**RE:** Articles of Incorporation – CREDITCARE, INC.

**DATE:** June 24, 2002

Enclosed is an original and one (1) copy of the Articles of Incorporation and Designation of Registered Agent for the above-referenced corporation. Also included is a check for :

xx \$70.00 or \$78.75  
(Filing Fee) (Filing Fee & Certification)

Please provide the original and one conformed copy of the Articles of Incorporation and Designation of Registered Agent to the address set forth above.

Thank you for your assistance.

FILED  
02 JUN 28 AM 9:04  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

Bm 7/1

**ARTICLES OF INCORPORATION  
OF  
CREDITCARE, INC.**

**FILED**  
02 JUN 28 AM 9:04  
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:

**CREDITCARE, INC.**

The address of the principal office of this corporation shall be 4400 N. Federal Highway, Suite 401, Boca Raton, Florida 33431 and the mailing address shall be 4400 N. Federal Highway, Suite 401, Boca Raton, Florida 33431.

**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 120 East Palmetto Park Road, Suite 100, Boca Raton, Florida 33432 and the name of the initial registered agent of the corporation at that address is Simon, Sigalos & Spyredes, P.A.

#### **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:

Crispin Schnur  
4400 N. Federal Highway, Suite 401  
Boca Raton, Florida 33431

#### **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**

**Crispin Schnur**  
**Crispin Schnur**

**ARTICLE VIII. INCORPORATOR**

The name and street address of the incorporator to these Articles of Incorporation is Simon,  
Sigalos & Spyredes, P.A., 120 East Palmetto Park Road, Suite 100, Boca Raton, Florida 33432.

The undersigned has executed these Articles of Incorporation this 24<sup>th</sup> day of June, 2002.

SIMON, SIGALOS & SPYREDES, P.A.

By:   
**Anastasios Tom Spyredes, 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: **CREDITCARE, INC.**
2. The name and address of the registered agent and office is:

SIMON, SIGALOS & SPYREDES, P.A.  
120 East Palmetto Park Road, Suite 100  
Boca Raton, Florida 33432

June 24<sup>th</sup>, 2002.

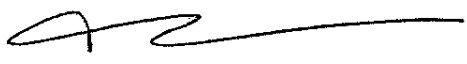
SIMON, SIGALOS & SPYREDES, P.A.

By:   
Anastasios Tom Spyredes, Esq. (NP)

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.

June 24<sup>th</sup>, 2002.

SIMON, SIGALOS & SPYREDES, P.A.

By:   
Anastasios Tom Spyredes, Esq. (NP)

**FILED**  
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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA