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SECRETARY OF STATE
TALLAHASSEE, FL 32310

FLORIDA PROFIT CORPORATION OR P.A.

CREDIT COUNSELING GROUP, INC.

Certificate of Status	0
Certified Copy	1
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ARTICLES OF INCORPORATION

of

CREDIT COUNSELING GROUP, INC.

The undersigned subscriber(s) to these **Articles of Incorporation**, natural person(s) competent to contract, hereby form a corporation under the laws of the State of Florida.

ARTICLE I - CORPORATE NAME

The name of the corporation is: **CREDIT COUNSELING GROUP, INC.**

ARTICLE II - DURATION

The corporation shall exist perpetually unless dissolved according to Florida Law.

ARTICLE III - PURPOSE

This corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue Seventy Five Hundred shares (7500) of One Dollar (\$1.00) par value Common Stock, which shall be designated "Common Shares".

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the Initial Registered Agent office and the name of the Initial Registered Agent at that office is:

Name: DANIEL WISE
Address: 5793 ITHACA CIRCLE E
City: LAKE WORTH, Florida 33463

The principal office, if known, or the mailing address of the corporation is:

Name: CREDIT COUNSELING GROUP, INC.
Address: 5793 ITHACA CIRCLE E
City: LAKE WORTH, Florida 33463

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ARTICLE VI - INITIAL BOARD OF DIRECTORS

This corporation shall have one (1) director(s) initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one (1). The names and addresses of the Initial director(s) of the corporation are as follows:

Name: DANIEL WISE
Address: 5793 ITHACA CIRCLE E
City: LAKE WORTH, Florida 33463
Name:
Address:
City:
Name:
Address:
City:

The names and addresses of the Incorporators signing these Articles of Incorporation are as follows:

Name: DANIL WISE
Address: 5793 ITHACA CIRCLE E
City: LAKE WORTH, Florida 33463
Name:
Address:
City:
Name:
Address:
City:

IN WITNESS WHEREOF, the undersigned subscriber(s) have executed these Articles of Incorporation this
30TH day of DECEMBER, 2002


DANIEL WISE

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**CERTIFICATE OF ACKNOWLEDGMENT
OF REGISTERED AGENT**

CERTIFICATE OF REGISTERED AGENT

of


CREDIT COUNSELING GROUP, INC.

Pursuant to Florida Statutes Sections 48.091 and 607.0501, the following is submitted:

The above corporation, desiring to organize under the laws of the State of Florida with its registered office as indicated in the Articles of Incorporation at 5793 ITUACA, CIRCLE E, LAKE WORTH, FLORIDA 33463 has named DANIEL WISE located at the aforesaid address, as its Registered Agent to accept service of process within this state.

ACKNOWLEDGMENT

Have been named as Registered Agent to accept service of process for the above stated corporation at the place designated in this certificate, and being familiar with the obligations of that position, I hereby accept to act in this capacity, and agree to comply with the provisions of Florida law in keeping open said office.


DANIEL WISE

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