

P99000016100

February 15, 1999

Joseph D. Whitehead  
6511 SW 15th Court  
Pompano Beach, Fl. 33068

800002779448--8  
-02/18/99-01061--004  
\*\*\*\*\*78.50 \*\*\*\*\*78.50

State of Florida  
Division of Incorporation  
P.O. Box 6327  
Tallahassee, Fl. 32314

Dear Sir;

Enclosed find Check in the amount of Seventy-Eight Dollars and Fifty Cents (\$78.50). Also find Articles of Incorporation for CREDIT SOLUTIONS OF AMERICA, INC.. Please process and send certificate to above address.

Thank-You

*Theodore P. Wood*

Theodore P. Wood

for

Joseph D. Whitehead

99 FEB 18 PM 4:05

FILED  
CLERK OF STATE  
DIVISION OF INCORPORATION

R. Purinton FEB 18 1999

ARTICLES OF INCORPORATION  
FOR  
CREDIT SOLUTIONS OF AMERICA, INC.

FILED  
CLERK OF STATE  
OF FLORIDA  
99 FEB 18 PM 4:05

ARTICLE I

The name of this corporation is CREDIT SOLUTIONS OF AMERICA, INC..

ARTICLE II

This corporation is organized for the purpose of engaging in and transacting any lawfull business permitted under the laws of the United States and the State of Florida. The principle business activity will be credit counseling and related services.

ARTICLE III

The amount of capital stock authorized by these Articles of Incorporation, being the maximum shares of capital stock which the corporation is authorized to issue and have outstanding at any time shall be 1000 shares of common stock at \$1.00 par value. Said stock shall be issued pursuant to a plan under Section 1244 of the Internal Revenue Code of 1986, as amended.

ARTICLE IV

The term for which this corporation shall exist shall be perpetual.

ARTICLE V

The holders of the common stock of this corporation shall have preemptive rights to purchase, at prices, terms and conditions that shall br fixed by the Board of Directors, those shares of the common stock of this corporation which may be issued from time to time for money, property or past services in addition to that stock authorized and issued by the corporation. The preemptive right of any holder is determined by the ratio of the authorized and issued shares of common stock held by the holder and all shares of common stock currently authorized and issued.

ARTICLE VI

The initial registered agent for this corporation is THEODORE P. WOOD and the initial registered office is located at 6511 SW 15th Ct. Pompano beach, Florida 33068.

ARTICLE VII

This corporation shall have one director initially. The name and street address of the initial member of the Board of Directors is:

Joseph D. Whitehead

6511 SW 15th Court

Pompano Bch., Fl. 33068

ARTICLE VIII

The name and adress of the incorporator to these Articles of Incorporation is:

Joseph D. Whitehead

6511 SW 15th Court

Pompano Bch., Fl. 33068

IN WITNESS WHEREOF, theundersigned has executed these Articles of Incorporation this 15 day of February, 1999.

  
JOSEPH D. WHITEHEAD-Subscriber

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE  
OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM SERVICE MAY BE  
SERVED

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In pursuance of Chapter 48.091, Florida Statutes, the following is  
submitted in compliance with said act.

FIRST--That CREDIT SOLUTIONS OF AMERICA, INC. desiring to organize  
under the laws of the United States and the State of Florida with its  
principle office indicated in these Articles of Incorporation, in the  
County of Broward, State of Florida, has named THEODORE P. WOOD located  
at 6511 SW 15th Court, Pompano Beach, Florida 33068, as its agent to  
accept service of process within this state.

ACKNOWLEDGEMENT:

Having been named to accept service of process for the above stated  
corporation, at the place designated in this certificate, I hereby  
accept to act in this capacity, and agree to comply with the provisions  
of said act relative to keeping said office open.



THEODORE P. WOOD-resident agent

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS  
99 FEB 18 PM 4:05