

P99000064567

Florida Department of State

Division of Corporations

Public Access System

Katherine Harris, Secretary of State

Electronic Filing Cover Sheet

**Note: Please print this page and use it as a cover sheet. Type the fax audit number (shown below) on the top and bottom of all pages of the document.**

(((H99000017842 8)))

**Note: DO NOT hit the REFRESH/RELOAD button on your browser from this page. Doing so will generate another cover sheet.**

To:

Division of Corporations  
Fax Number : (850) 922-4001

From:

Account Name : KRAMER, GREEN, KAHN & KUSHNER, PA  
Account Number : I19980000065  
Phone : (954) 966-2112  
Fax Number : (954) 966-2281

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

99 JUL 21 AM 9:52

FILED

**FLORIDA PROFIT CORPORATION OR P.A.**

**American Credit Counselors, Inc.**

Certificate of Status	1
Certified Copy	1
Page Count	05
Estimated Charge	\$87.50

N. CULLIGAN JUL 21 1999

H99000017842 8

99 JUL 21 AM 9:52  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

FILED

ARTICLES OF INCORPORATION  
OF  
AMERICAN CREDIT COUNSELORS, INC.

The undersigned subscriber to these Articles of Incorporation, being a natural person, competent to contract pursuant to the provisions of Chapter 607, Florida Statutes, for the purpose of establishing a corporation, does hereby declare the following:

ARTICLE I  
NAME

The name of this corporation is AMERICAN CREDIT COUNSELORS, INC.

ARTICLE II  
PRINCIPAL OFFICE

The mailing address of this corporation shall be:

8211 W. Broward Blvd., Suite 340  
Plantation, FL 33324

ARTICLE III  
NATURE OF CORPORATE BUSINESS

This corporation may engage in any activity or business permitted under Florida law.

ARTICLE IV  
CAPITAL STOCK

This corporation is authorized to issue 2,000 shares of \$1.00 par value common stock which shall be designated as "Common Shares".

Les Kushner, Esq.  
Kramer, Green, Kahn & Kushner, P.A.  
4000 Hollywood Blvd., Ste 435 S  
Hollywood, Florida 33021  
(954) 966-2112  
Facsimile Audit # H99000017842 8  
Fla. Bar # 380202

ARTICLE V  
PRE-EMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation shall have the right to purchase his pro rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI  
INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 4000 Hollywood Blvd. Suite 435 South, Hollywood, Florida 33021 and the name of the initial registered agent of this corporation at that address is Les Kushner.

ARTICLE VII  
INITIAL BOARD OF DIRECTORS

The Corporation shall initially have 1 Director to hold office until the first annual meeting of stockholders and their successors shall have been duly elected and qualified, or until their earlier resignation, removal from office or death. The number of Directors may be either increased or decreased from time to time in accordance with the By-Laws of the Corporation. The name and address of the Director is:

Marc Hirschberg  
8211 W. Broward Blvd., Suite 340  
Plantation, FL 33324

ARTICLE VIII  
INCORPORATOR

The name and address of the Incorporator signing these Articles is:

Marc Hirschberg  
8211 W. Broward Blvd., Suite 340  
Plantation, FL 33324

ARTICLE IX  
INDEMNIFICATION

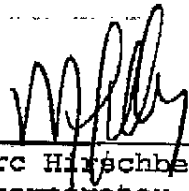
The corporation shall indemnify any Officer or Director, or any former Officer or Director, to the full extent permitted by law.

ARTICLE X  
AMENDMENT

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation on the date of signing.

Dated: 7/20/99, 1999

  
\_\_\_\_\_  
Marc Hirschberg  
Incorporator

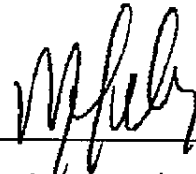
FILED  
99 JUL 21 AM 9:52  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

CERTIFICATE DESIGNATION PLACE OF BUSINESS  
OR DOMICILE FOR THE SERVICE OF PROCESS  
WITHIN FLORIDA, NAMING AGENT UPON WHOM  
PROCESS MAY BE SERVED

-----  
In compliance with Section 48.091, Florida Statutes, the  
following is submitted:

That AMERICAN CREDIT COUNSELORS, INC. desiring to organize or  
qualify under the laws of the State of Florida, with its principal  
place of business at the City of Plantation, State of Florida, has  
named Les Kushner, 4000 Hollywood Blvd., Suite 435 South, City of  
Hollywood, State of Florida, as its agent to accept service of  
process within Florida.

SIGNATURE



TITLE

Incorporator

DATE

7/20/99

Having been named to accept service of process for the above-  
stated corporation, at the place designated in this Certificate, I  
hereby agree to act in this capacity, and I further agree to comply  
with the provisions of all Statutes relative to the proper and  
complete performance of my duties.

SIGNATURE



DATE

7/20/99