

COVER LETTER

TO: New Filing Section
Division of Corporations

SUBJECT: The Credit Association
(Name of Corporation -- must include suffix)

Dear Sir or Madam:

The enclosed "Application by Foreign Not for Profit Corporation for Authorization to Conduct its Affairs in Florida", "Certificate of Existence", and check are submitted to register the above referenced not for profit corporation to conduct its affairs in Florida.

Please return all correspondence concerning this matter to the following:

Heidi Jacobs
(Name of Person)

Minnesota Credit Association
(Firm/Company)

The Credit Association

420 Elm Street
(Address)

Farmington, MN 55024
(City/State and Zip Code)

For further information concerning this matter, please call:

Heidi Jacobs at (651) 460-8801
(Name of Person) (Area Code & Daytime Telephone Number)

MAILING ADDRESS:
New Filing Section
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

STREET/COURIER ADDRESS:
New Filing Section
Division of Corporations
Clifton Building
2661 Executive Center Circle
Tallahassee, FL 32301

Enclosed is a check for the following amount:

- \$70.00 Filing Fee
- \$78.75 Filing Fee & Certificate of Status
- \$78.75 Filing Fee & Certified Copy
- \$87.50 Filing Fee, Certificate of Status & Certified Copy



FLORIDA DEPARTMENT OF STATE
Division of Corporations

March 17, 2006

HEIDI JACOBS
420 ELM STREET
FARMINGTON, MN 55024

SUBJECT: THE CREDIT ASSOCIATION, INC.
Ref. Number: W06000013079

We have received your document for THE CREDIT ASSOCIATION, 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 entity's period of duration must be listed on the application. Please insert the word "perpetual", if a specific date of dissolution or term of existence has not been specified.

Please list the Federal Employer Identification number in the appropriate section of the application. If applied for, enter "applied for", or if not applicable, enter "N/A".

Please return 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) 245-6928.

Tim Burch
Document Specialist

Letter Number: 406A00018408

APPLICATION BY FOREIGN NOT FOR PROFIT CORPORATION FOR AUTHORIZATION TO CONDUCT ITS AFFAIRS IN FLORIDA

IN COMPLIANCE WITH SECTION 617.1503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED TO REGISTER A FOREIGN NOT FOR PROFIT CORPORATION FOR AUTHORIZATION TO CONDUCT ITS AFFAIRS IN THE STATE OF FLORIDA:

1. The Credit Association, Inc

(Name of corporation: must include the word "INCORPORATED" or "CORPORATION" or words or abbreviations of like import in language as will clearly indicate that it is a corporation instead of a natural person or partnership if not so contained in the name at present. "Company" or "Co." may not be used as a corporate suffix by a nonprofit corporation.)

2. Minnesota

(State or country under the law of which it is incorporated)

3. 41-1852235

(FEI number, if applicable)

4. 1996

(Date of Incorporation)

5. Perpetual

(Duration: Year corp. will cease to exist or "perpetual")

6. _____
(Date first conducted affairs in Florida if prior to registration. See sections 617.1501 & 617.1502, F.S. to determine penalty liability.)

7. 420 Elm Street, Farmington, MN 55024

(Principal office address)

420 Elm Street, Farmington, MN 55024

(Current mailing address)

8. Credit Counseling

(Purpose(s) of corporation authorized in home state or country to be carried out in the state of Florida)

9. Name and street address of Florida registered agent: (P.O. Box NOT acceptable)

Name: CT Corporation System

Office Address: 1200 South Pine Island Road

Plantation

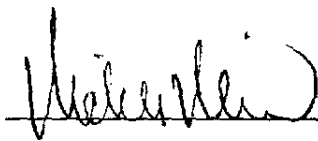
(City)

Florida 33324

(Zip Code)

10. Registered agent's acceptance:

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, 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 relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.



Michele Miller
Assistant Secretary

(Registered agent's signature)

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

2006 APR -3 AM 8:54
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED

12. Names and addresses of officers and/or directors:

A. DIRECTORS

Chairman: Ronald Baker, COO

Address: 12522 Danbury Way
Rosemount, MN 55068

Vice Chairman: Carolyn Baker, CEO

Address: 12522 Danbury Way
Rosemount, MN 55068

Director: Gretchen Austin

Address: 3524 Perry Avenue North
Crystal, MN 55422

Director: Leigh Cain

Address: 2040 North Sunset Drive
Chandler, AZ 85225
See addendum

B. OFFICERS

President: Ronald Baker, COO

Address: 12522 Danbury Way
Rosemount, MN 55068

Vice President: Carolyn Baker

Address: 12522 Danbury Way
Rosemount, MN 55068

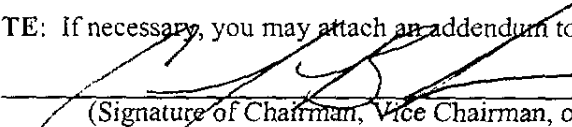
Secretary: Ronald Baker, COO

Address: 12522 Danbury Way, Rosemount, MN 55068

Treasurer: Gretchen Austin

Address: 3524 Perry Avenue North, Crystal, MN 55422

NOTE: If necessary, you may attach an addendum to the application listing additional officers and/or directors.

13. 
(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

14. Carolyn Baker, CEO
(Typed or printed name and capacity of person signing application)

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA



Minnesota Credit Association

420 Elm Street
Farmington MN 55024
(651) 460-8800
FAX (651) 460-8000
mncredit.com

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TALLAHASSEE, FLORIDA

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Board of Directors

<p>Carolyn Baker 12522 Danbury Way Rosemount, MN 55068 651-322-7817 (h) 952-484-1616 © CEO @ Minnesota Credit Association</p>	<p>Ron Baker 12522 Danbury Way Rosemount, MN 55068 651-322-7817 (h) 651-338-7475 © COO @ Minnesota Credit Association</p>
<p>Gretchen Austin 3524 Perry Avenue North Crystal, MN 55422 612-804-5300 © Skating Pro for City Of Minnetonka</p>	<p>Leigh Cain 2040 North Sunset Drive Chandler, AZ 85225 480-899-6537 (h) 480-215-8230 © Real-estate Investor (self employed)</p>
<p>Debby Merritt 19645 Camrose Way Farmington, MN 55024 (651) 463-2668 (h) (612) 816-2705 © Business Manager & Accountant @ Metropolitan Orthotic Lab, Inc.</p>	

State of Minnesota

SECRETARY OF STATE

Certificate of Good Standing

I, Mary Kiffmeyer, Secretary of State of Minnesota, do certify that: The corporation listed below is a corporation formed under the laws of Minnesota; that the corporation was formed by the filing of Articles of Incorporation with the Office of the Secretary of State on the date listed below; that the corporation is governed by the chapter of Minnesota Statutes listed below; and that this corporation is authorized to do business as a corporation at the time this certificate is issued.

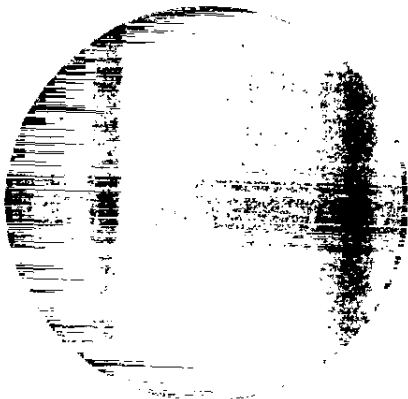
Name: Minnesota Credit Association

Date Formed: 09/26/1996

Chapter Governed By: 317A

This certificate has been issued on 02/23/06.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA



Mary Kiffmeyer
Secretary of State.