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Conveying Party	Mark if additional names of conveying parties attached Execution Date Month Day Year			
Name CONSUMER CREDIT COUNSELORS OF INLAND EMPIRE, INC.				
Formerly				
Individual General Partnership Limited Partnership Corporation Association				
Other				
Citizenship/State of Incorporation/Organization California				
Receiving Party Mark if additional names of receiving parties attached				
Name SPRINGBOARD, INC.				
DBA/AKA/TA				
DBAARATA				
Composed of				
Address (line 1) 6370 Magnolia Avenue				
Address (line 2) Second Floor				
Address (line 3) Riverside	California 92506			
City State/Country Zip Code Individual General Partnership Limited Partnership If document to be recorded is an				
assignment and the receiving party is not domiciled in the United States an				
Corporation Association Appointment of a domestic representative should be attached.				
Other (Designation must be a separate document from Assignment.)				
Citizenship/State of Incorporation/Organization California				
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Name	Thomas P. Arden			
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Address (line 2)	500 West Madison S	Street		
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Fee Amount Fee Amount for Properties Listed (37 CFR 3.41): \$ 40.00				
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Deanne M	. Van Natta	DOGUNI MONTON	,) 2/9/2001	
	of Person Signing	Signature	Date Signed	

AMENDED
ARTICLES OF INCORPORATION
OF
SPRINGBOARD, INC.

Ι

The name of this corporation shall be SPRINGBOARD, INC.

II

The purposes for which this corporation is formed are:

(a) The specific and primary purpose is to organize and provide a consumer or family credit counseling educational program and to supply guidance for this community service.

This service shall include the following:

1. Community educational programs on wise use of credit, personal and family

budgeting, homebuyer education and housing issues, and establishing and protecting

consumer credit histories.

2. Assistance in reducing the number of personal bankruptcies through the

cooperation of welfare and legal aid social service groups, merchants, banks, and finance

companies.

3. Confidential counseling regarding personal and family budgeting, consumer

and housing debts and remedies, as well as advisory services on any credit-related problem to

help consumers help themselves.

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4. Consumer debt settlement, or bill paying, or pro-rata services in cooperation with creditors, at no more than a nominal fee for reimbursement or partial reimbursement of costs.

(b) The general purposes and powers are:

1. To solicit, collect, receive, acquire, hold and invest money and property.

both real and personal, received by gift, contribution, bequest, devise, or otherwise; to sell and

convert property, both real and personal, into cash; and to use the funds of this corporation

and the proceeds, income, rents, issues, and profits derived from any property of this

corporation for any of the purposes for which this corporation is formed.

2. To purchase or otherwise acquire, own, hold, sell, assign, transfer or

otherwise dispose of, to mortgage, pledge or otherwise hypothecate or encumber, and to deal

in and with shares, bonds, notes, debentures, or other securities or evidence of indebtedness of

any person, firm, corporation or association and, while the owner or holder thereof, to exercise

all rights, powers, and privileges of ownership.

3. To purchase or otherwise acquire, own, use, hold, sell, exchange, assign,

convey, lease, or otherwise dispose of and to mortgage or otherwise hypothecate or encumber

real and personal property.

4. To borrow money, incur indebtedness, and to secure the repayment of same

by mortgage, pledge, deed of trust, or other hypothecation of property, both real and personal.

5. To carry into effect any one or more of the objectives and purposes

hereinbefore set forth and, to that end, to do any one or more of the acts and things aforesaid,

and likewise, any and all acts or things necessary or incidental thereto; and, in conducting or

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carrying on its activities, and for the purpose of promoting or furthering any one or more of said objectives or purposes, to exercise any or all of the powers hereinbefore set forth in this Article, and any other or additional power now or hereafter authorized by law, either alone or in conjunction with others, as principal, agent, or otherwise; provided, however, that this corporation shall not have the power to, and shall not, carry on propaganda or otherwise attempt to influence legislation or to participate or intervene in any political campaign (including the publishing or distributing of statements) on behalf of any candidate for public office.

6. The property of this corporation is irrevocably dedicated to charitable and educational purposes meeting the requirements for exemption provided by Section 214 of the Revenue and Taxation Code and no part of the net income or assets of this organization shall inure to the benefit of any private persons. Upon the dissolution or winding up of the corporation, its assets remaining after payment, or provision for payment, of all debts and liabilities of this corporation, shall be distributed to a nonprofit fund, foundation, or corporation that is organized and operated exclusively for charitable and educational purposes meeting the requirements for exemption provided by Section 214 of the Revenue and Taxation code and that has established its tax-exempt status under section 501(c)(3) of the Internal Revenue Code.

The purposes and powers stated in each of the foregoing statements of purpose, except where otherwise expressed, shall in no way be limited or restricted by reference to or inference from the terms or provisions of any other clause, but shall be regarded as independent purposes and powers.

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Notwithstanding any of the above statements of purposes and powers, this corporation shall not engage in activities which, in themselves, are not in furtherance of the charitable or educational purposes set forth in subparagraph (a) of this Article II. In conducting its activities, the corporation shall not (1) lend any part of its income or corpus without the receipt of adequate security and a reasonable rate of interest, (2) pay any compensation in excess of a reasonable allowance for salaries or other compensation for personal services actually rendered, (3) make any part of its services available on a preferential basis, (4) make any substantial purchase of securities or any other property for more than adequate consideration in money or money's worth, (5) sell any substantial part of its property for less than adequate consideration in money or money's worth, or (6) engage in any other transaction that results in substantial transfer or diversion of its income or corpus to any person who may have made a substantial contribution to the corporation, or to any corporation controlled by such a person through the ownership, direct or indirect, of fifty percent (50%) or more of the total value of shares of all classes of stock of such corporation, or, if an individual, to a member of the family of such a person.

III

This Corporation is organized pursuant to the General Nonprofit Corporation Law of the State of California.

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The county in the State of California where the principal office for the transaction of the business of this corporation is to be located is Riverside.

V

The number of directors of the corporation shall consist of not fewer than EIGHT (8) or more than TWENTY FIVE (25), which number is subject to change by amendment of the articles or amendment or adoption of the bylaws by the vote or written assent of directors entitled to exercise a majority of voting power, or by the vote of a majority of a quorum at a meeting of directors duly called pursuant to the articles or bylaws.

VI

The organization and composition of a Board of Directors and an executive committee and other committees, all as may hereafter be decided upon, shall be as set forth in the bylaws.

VII

All the funds and assets of the corporation, together with the net earnings thereof and income realized thereon, shall be exclusively devoted to the objectives and purposes hereinabove expressed. No director, officer, or employee of the corporation or any other person shall receive or be entitled to receive under any circumstances any pecuniary profit or benefit from the operation or liquidation thereof, except as reasonable compensation for services rendered in effecting one or more of the objectives or purposes of the corporation.

VIII

The corporation reserves the right to amend, alter, and repeal provisions contained in these Articles of Incorporation. Notwithstanding, it is the sense of the incorporators that any Page 5 of 6

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amendment, alteration, or repeal shall not affect the requirement for exclusive use of the corporation's funds and assets, together with the income realized thereon, for educational, charitable, scientific, religious, or literary purposes. It is further intended that no part of the corporation's fund or net earnings shall inure to the benefit of any individual, including any officer, director or employee of the corporation, and that it shall not participate in or intervene in any political campaign on behalf of any candidate for public office, and that in the event of dissolution of the corporation or the partial or entire liquidation of its assets and property, such assets and property shall not be paid or given other than toward educational, charitable, religious, scientific, or literary purposes as provided in Article II of these Articles of Incorporation.

IN WITNESS WHEREOF, the undersigned, being the persons hereinbelow named as the CHAIR, PRESIDENT/CEO, and SECRETARY, executed these Amended Articles of Incorporation this 1st day of November, 2000.

Fom D. Dougherty

Dianne L. Wilkman, President/CEO

William O'Vaverty Secretary

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CERTIFICATE OF AMENDMENT OF ARTICLES OF INCORPORATION

The undersigned certify that:

- 1. They are the Chairman, President, Treasurer and Secretary, respectively, of Consumer Credit Counselors of Inland Empire, a California corporation.
- 2. Article I of the Articles of Incorporation of this corporation is amended to read as follows:

The name of this corporation shall be SPRINGBOARD, INC.

3. Article II, number 6 is amended to read as follows:

The property of this corporation is irrevocably dedicated to charitable and educational purposes meeting the requirements for exemption provided by Section 214 of the Revenue and Taxation Code and no part of the net income or assets of this organization shall inure to the benefit of any private persons. Upon the dissolution or winding up of the corporation, its assets remaining after payment, or provision for payment, of all debts and liabilities of this corporation, shall be distributed to a nonprofit fund, foundation, or corporation that is organized and operated exclusively for charitable and educational purposes meeting the requirements for exemption provided by Section 214 of the Revenue and Taxation code and that has established its taxexempt status under section 501(c)(3) of the Internal Revenue Code.

- 4. The foregoing amendment of Articles of Incorporation has been duly approved by the Board of Directors.
- 5. The corporation has no members.

We further declare under penalty of perjury under the laws of the State of California that the matters set forth in this certificate are true and correct of our own knowledge.

Date: ///15/00

Chairman of the Board

President

Tréasurer

Secretary

RECORDED: 02/14/2001 REEL: 002239 FRAME: 0904