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ADDTrey Grayson, Secretary of State
Received and Filed:
9/21/2010 8:24 AM
Fee Receipt: \$8.00

**ARTICLES OF INCORPORATION
NON-PROFIT CORPORATION
KENTUCKY CREDITORS' RIGHTS BAR ASSOCIATION, INC.**

Pursuant to KRS Chapter 273, the undersigned apply to qualify and for that purpose submit the following statements:

ARTICLE I

The name of the corporation is Kentucky Creditors' Rights Bar Association, Inc.

ARTICLE II

The purposes of this corporation are as follows:

- a. To further and promote the image and function of the legal profession engaged in the collection of commercial or consumer debt, creditor rights, creditor representation in bankruptcy and related areas of the laws pertaining to commercial or consumer credit.
- b. To educate the public and members of the credit and collection industry as to all aspects of the commercial or consumer collection industry.
- c. To provide an interchange of ideas for the members.
- d. To provide meetings, seminars and publications to further the purposes of the Corporation.
- e. To encourage and promote the adoption of legislation in the various states and in the United States favorable to the collection industry, the attorneys engaged in debt collection and the rights of the credit-granting public.
- f. To gather and disseminate information and material relative to consumer and commercial credit which may be valuable to the members of the Corporation and the general public.
- g. To elevate the standards and improve the practice and ethics of consumer and commercial collection law.
- h. To foster among its members a feeling of fraternity and mutual confidence.
- i. To encourage, foster and advance professional practices and ethical conduct among its members.

j. To comply with national, state and local laws regulating the collection industry, antitrust, trade regulation, tax exempt or non-profit entities and other applicable laws.

ARTICLE III

The name of the registered agent is Michael V. Brodarick, and the street address of the corporation's initial registered office in Kentucky is 11405 Park Road, Suite 200, Louisville, Kentucky 40223-0200.

ARTICLE IV

The mailing address of the corporation's principal office is P.O. Box 23200, Louisville, Kentucky 40223-0200.

ARTICLE V

The number of directors constituting the initial board of directors is three. The names and mailing addresses of the persons who are to serve as the initial board of directors are as follows:

James M. Lloyd
P.O. Box 23200
Louisville, Kentucky 40223-0200

Thomas L. Canary, Jr.
815 West Market Street, Suite 500
Louisville, Kentucky 40202

Steven Douglas
204 East Market Street
Louisville, Kentucky 40202

ARTICLE VI

The names and mailing addresses of the incorporators are:

James M. Lloyd
P.O. Box 23200
Louisville, Kentucky 40223-0200

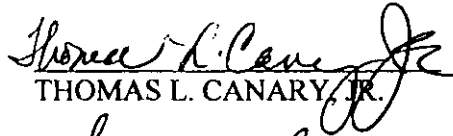
Thomas L. Canary, Jr.
815 West Market Street, Suite 500
Louisville, Kentucky 40202

Steven Douglas
204 East Market Street
Louisville, Kentucky 40202

We declare under penalty of perjury under the laws of the State of Kentucky that the foregoing is true and correct.



JAMES M. LLOYD



THOMAS L. CANARY, JR.



STEVEN DOUGLAS

I, Michael V. Brodarick, consent to serve as the registered agent on behalf of the corporation.



MICHAEL V. BRODARICK

Date: 9/10/10

END OF DOCUMENT

Document No.: DN2010133467
Lodged By: LLOYD & MCDANIEL
Recorded On: 09/29/2010 02:39:31
Total Fees: 11.00
Transfer Tax: .00
County Clerk: BOBBIE HOLSCLOW-JEFF CO KY
Deputy Clerk: EVMAY