

CREDIT CARD MANAGEMENT SERVICES, INC. STATE LICENSE COVERSHEET						
State Regulating Authorities Requiring Licensing or Registration						
DEPARTMENTS THAT USE NMLS - NMLS #920390						
Ref	AGENCY	ISSUED	LICENSE/REG NO.	STATE	LICENSE/REG NO.	NMLS
1	Alabama Securities Commision	Dec-11	SC 479	AL	SC 479	YES
2	Arizona Department of Financial Institutions	Nov-09	DM-0910849	AZ	DM-0910849	YES
3	Connecticut Department of Banking - Consumer Credit Div	Sep-05	DANP-920390	CT	DANP-920390	YES
4	Idaho Department of Finance	Feb-13	CDC-8683	ID	CDC-8683	YES
5	Illinois Department of Financial & Professional Reg. Consumer Credit Svcs	Nov-02	DM-186	IL	DM-186	YES
6	Indiana Department of Financial Institutions- Consumer Credit Division	Apr-09	10748	IN	10748	YES
7	Iowa Division of Banking	Jan-13	2012-0118	IA	2012-0118	YES
8	Maryland Commissioner of Financial Regulation	Apr-10	66	MD	66	YES
9	Minnesota Department of Commerce Financial Institutions Division	Jul-12	DM68	MN	DM68	YES
10	Mississippi Department of Banking and Consumer Finance	Jan-09	DM/000031	MS	DM/000031	YES
11	New Hampshire Dept of Banking	May-15	19682-DA	NH	19682-DA	YES
12	Oregon Dept of Consumer & Business Services -Div of Finance & Corp Securities	Mar-10	DM-80012	OR	DM-80012	YES
13	Pennsylvania Department of Banking - Division of Licensing	Apr-09	23250	PA	23250	YES
14	Rhode Island Dept of Business Regulation Division of Banking	Dec-10	20102719DM	RI	20102719DM	YES
15	Vermont Department of Financial Regulation	Sep-13	41	VT	41	YES
16	Wisconsin Department of Financial Institutions	Jan-13	239	WI	239	YES
DEPARTMENTS THAT DO NOT USE NMLS						
Ref	AGENCY	ISSUED	LICENSE/REG NO.	STATE	LICENSE/REG NO.	NMLS
1	Colorado Department of Law	Oct-10	DM-000058	CO	DM-000058	NO
2	Delaware Department of Justice - New Castle County	Jun-10	#10-23	DE	#10-23	NO
3	Florida Office of Financial Regulation	n/a	N/A	FL	N/A	NO
4	Florida Palm Beach County Tax Collector	Sep-03	2003-19802	FL	2003-19802	NO
5	Georgia Governor's Office of Consumer Affairs	Jun-04	N/A	GA	N/A	NO
6	Kentucky Office of the Attorney General	Sep-09	#04	KY	#04	NO
7	Maine Bureau of Consumer Credit Protection	Oct-09	#DMS11419	ME	#DMS11419	NO
8	Michigan Department of Insurance and Financial Services	May-11	17583	MI	17583	NO
9	Missouri Division of Finance	Sep-09	Registered debt adjuster	MO	Registered debt adjuster	NO
10	North Dakota Office of Attorney General - Consumer Protection Division	May-10	N/A	ND	N/A	NO
11	Nebraska Secretary of State Licensing Division	Jan-13	N/A	NE	N/A	NO
12	New Jersey Department of Banking and Insurance	Mar-11	1000105-C14	NJ	1000105-C14	NO
13	Nevada Department of Business and Industry - Financial Institutions Division	Jan-10	DMSM11001	NV	DMSM11001	NO
14	New York State Dept of Financial Services	Sep-11	BP 102586	NY	BP 102586	NO
15	South Carolina Department of Consumer Affairs	Jun-10	CC-1015500-1218500	SC	CC-1015500-1218500	NO
16	Tennessee Department of Commerce & Insurance- Div of Consumer Affairs	Jun-05	00000013	TN	00000013	NO
17	Texas Office of Consumer Credit Commissioner	Sep-07	DM-07-10067	TX	DM-07-10067	NO
18	Virginia Bureau of Financial Institutions	Mar-10	DC-76	VA	DC-76	NO
	States/Territories Excluded from Servicing Area: KS, MT, PR, UT, VI,					
Exemptions						
Ref	AGENCY	ISSUED	LICENSE/REG NO.	STATE	LICENSE/REG NO.	DOC
1	California Dept of Corporations	Sep-04	247 0076 Exemption	CA	247 0076 Exemption	YES
	California Franchise Tax Board	Sep-04	2678396 Exemption	CA	2678396 Exemption	YES
2	Massachusetts Dept of Revenue	Mar-12	311 483 386 Exemption	MA	311 483 386 Exemption	N/A
3	Minnesota Revenue Tax Operations Division	Aug-12	2680363	MN	2680363	N/A
4	Montana Dept of Revenue	Nov-09	6373152-002-CLT	MT	6373152-002-CLT	N/A
5	Nevada Dept of Taxation	Feb-11	1011136864-002	NV	1011136864-002	N/A
6	New Jersey Dept of the Treasury Division of Revenue	Jun-10	311-483-386/001 Exemption	NJ	311-483-386/001 Exemption	N/A
7	New York State Dept of Taxation and Finance - Taxpayer Svcs & Revenue Div.	Jun-10	ID# 31-1483386 Exemption	NY	ID# 31-1483386 Exemption	N/A
8	Ohio Dept of Commerce- Div of Financial Institutions	Aug-05	EXEMPT	OH	EXEMPT	N/A



Credit Card Management Services, Inc.

NMLS ID: 920390	Street Address: 1325 N Congress Ave Suite 201 West Palm Beach, FL 33401 Mailing Address: PO Box 220597 West Palm Beach, FL 33422	Phone: 561-472-8000 Toll-Free Number: 800-920-2262 Fax: 866-561-2622	Website: http://www.debthelper.com Email: licensing@debthelper.com
Other Trade Names : Debthelper.com			
Prior Other Trade Names : CCMS Debthelper.com			
Prior Legal Names : None			
Sponsored MLOs : 0			
Fiscal Year End: 12/31	Formed in: Florida, United States	Date Formed: 11/26/1996	Stock Symbol: None Business Structure: Not For Profit Corporation
Regulatory Actions : None posted in NMLS.			

Branch Locations No Branch Locations in NMLS

State Licenses/Registrations (Displaying 16 Active of 16 Total)

Regulator	Lic/Reg Name	Authorized to Conduct Business	Consumer Complaint
Alabama - SC	Money Transmitter License	Yes	Submit to Regulator
<div>Lic/Reg #: 479Original Issue Date : 11/22/2011</div> <div>Status : ApprovedStatus Date: 11/22/2011Renewed Through : 2020</div> <div>Other Trade Names used in Alabama - SC : None</div> <div>View Resident/Registered Agent(s) for Service of Process ▶</div>			
Arizona	Debt Management License	Yes	Submit to Regulator
<div>Lic/Reg #: 0910849Original Issue Date : 11/19/2009</div> <div>Status : ApprovedStatus Date: 05/15/2018Renewed Through : 2020</div> <div>Other Trade Names used in Arizona : Debthelper.com</div> <div>View Resident/Registered Agent(s) for Service of Process ▶</div>			
Connecticut	Debt Adjuster Non-Profit License	Yes	Submit to Regulator
<div>Lic/Reg #: DANP-920390Original Issue Date : 08/01/2005</div> <div>Status : ApprovedStatus Date: 11/28/2017Renewed Through : 2020</div> <div>Other Trade Names used in Connecticut : None</div> <div>View Resident/Registered Agent(s) for Service of Process ▶</div>			
Idaho	Collection Agency License	Yes	Submit to Regulator
<div>Lic/Reg #: CDC-8683Original Issue Date : 02/21/2013</div> <div>Status : ApprovedStatus Date: 04/02/2020Renewed Through : 2020</div> <div>Other Trade Names used in Idaho : Debthelper.com</div>			

View Resident/Registered Agent(s) for Service of Process ▶

Illinois	Debt Management License	Yes	Submit to Regulator
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Lic/Reg #: DM.0000186	Original Issue Date : 03/05/2019
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Status : Approved	Status Date: 03/05/2019	Renewed Through : 2020
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Other Trade Names used in Illinois : None

View Resident/Registered Agent(s) for Service of Process ▶

Indiana-DFI	Debt Management License	Yes	Submit to Regulator
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Lic/Reg #: 10748	Original Issue Date : 04/05/2009
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Status : Approved	Status Date: 09/23/2014	Renewed Through : 2020
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Other Trade Names used in Indiana-DFI : Debthelper.com
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View Resident/Registered Agent(s) for Service of Process ▶

Iowa	Debt Management License	Yes	Submit to Regulator
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Lic/Reg #: 2012-0118	Original Issue Date : 01/11/2013
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Status : Approved	Status Date: 11/28/2017	Renewed Through : 2020
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Other Trade Names used in Iowa : Debthelper.com

View Resident/Registered Agent(s) for Service of Process ▶

Maryland	Debt Management Services License	Yes	Submit to Regulator
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Lic/Reg #: 14-66	Original Issue Date : 04/30/2010
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Status : Approved	Status Date: 09/21/2017	Renewed Through : 2020
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Other Trade Names used in Maryland : Debthelper.com

View Resident/Registered Agent(s) for Service of Process ▶

Minnesota	Debt Management Services Provider Company License	Yes	Submit to Regulator
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Lic/Reg #: MN-DM-920390	Original Issue Date : 05/28/2012
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Status : Approved	Status Date: 12/31/2018	Renewed Through : 2020
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Other Trade Names used in Minnesota : Debthelper.com
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View Resident/Registered Agent(s) for Service of Process ▶

Mississippi	Debt Management Service Provider License	Yes	Submit to Regulator
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Lic/Reg #: 31	Original Issue Date : 07/08/2003
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Status : Approved	Status Date: 07/08/2003	Renewed Through : 2020
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Other Trade Names used in Mississippi : None
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View Resident/Registered Agent(s) for Service of Process ▶

New Hampshire	Debt Adjuster License	Yes	Submit to Regulator
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Lic/Reg #: 19682-DA	Original Issue Date : 05/07/2015
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Status : Approved	Status Date: 05/07/2015	Renewed Through : 2020
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Other Trade Names used in New Hampshire : Debthelper.com
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View Resident/Registered Agent(s) for Service of Process ▶

Oregon	Debt Management Service Provider Registration	Yes	Submit to Regulator
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Lic/Reg #: DM-80012	Original Issue Date : 03/02/2010		
Status : Approved	Status Date: 07/17/2017	Renewed Through : 2020	
Other Trade Names used in Oregon : Debthelper.com			

View Resident/Registered Agent(s) for Service of Process ▶

Pennsylvania	Debt Management Services (DL)	Yes	Submit to Regulator
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Lic/Reg #: 23250	Original Issue Date : 04/11/2009		
Status : Approved	Status Date: 11/18/2019	Renewed Through : 2020	
Other Trade Names used in Pennsylvania : Debthelper.com			

View Resident/Registered Agent(s) for Service of Process ▶

Rhode Island	Debt Management Services Registration	Yes	Submit to Regulator
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Lic/Reg #: 20102719DM	Original Issue Date : 12/06/2010		
Status : Approved	Status Date: 05/01/2013	Renewed Through : 2020	
Other Trade Names used in Rhode Island : Debthelper.com			

View Resident/Registered Agent(s) for Service of Process ▶

Vermont	Debt Adjuster	Yes	Submit to Regulator
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Lic/Reg #: DA-41	Original Issue Date : 09/03/2013		
Status : Approved	Status Date: 09/03/2013	Renewed Through : 2020	
Other Trade Names used in Vermont : Debthelper.com			

View Resident/Registered Agent(s) for Service of Process ▶

Wisconsin	Adjustment Service Company License	Yes	Submit to Regulator
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Lic/Reg #: 239-SOC	Original Issue Date : 01/18/2013		
Status : Approved	Status Date: 12/07/2018	Renewed Through : 2020	
Other Trade Names used in Wisconsin : Debthelper.com			

View Resident/Registered Agent(s) for Service of Process ▶**Regulatory Actions**

While some state and federal agencies may add actions taken in previous years against a licensee, the majority are adding only new actions from 2012 or later. To view complete information regarding regulatory actions posted by the agency, click any regulator link.

No regulatory actions have been posted in NMLS.

Information made available through NMLS Consumer AccessSM is derived from NMLS (Nationwide Multistate Licensing System / Nationwide Mortgage Licensing System and Registry), the financial services industry's online registration and licensing database. NMLS was created by the [Conference of State Bank Supervisors \(CSBS\)](#) and the [American Association of Residential Mortgage Regulators \(AARMR\)](#) and is owned and operated by the [State Regulatory Registry LLC \(SRR\)](#), a wholly owned subsidiary of CSBS. For more information about the System, please visit the [NMLS Resource Center](#) or the [NMLS Federal Registry Resource Center](#) websites. | [Download PDF Reader](#)

Department of Financial Institutions

State of Arizona

DM-0910849

This document is evidence that: Credit Card Management Services, Inc. has complied with the provisions of the Arizona Revised Statutes, relating to the establishment and operation of a:

Debt Management Company

and that the Superintendent of the Arizona Department of Financial Institutions has granted this license to transact the business of a Debt Management Company as:

Credit Card Management Services, Inc.

at: **1325 N Congress Ave Ste 201, West Palm Beach, FL 33401-2005**

This license is subject to the laws of Arizona and will remain in full force and effect until surrendered, revoked or suspended as provided by law.

Signed in the Superintendent's office at 100 N 15th Avenue, Suite 261, in the City of Phoenix, State of Arizona, on November 11, 2019


Keith A. Schraad
Interim Superintendent

CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT - NONPROFIT COMMUNITY SERVICE ORGANIZATIONS

FILE NUMBER	NAME	STREET ADDRESS	CITY/STATE
247-0001	DEBT REDUCTION SERVICES, INC.	6213 N. CLOVERDALE ROAD, SUITE 100	BOISE, ID 83713
247-0004	BLACK HILLS CHILDREN'S RANCH, INC., DBA, PIONEER CREDIT COUNSELING	1644 CONCOURSE DRIVE	RAPID CITY, SD 57703
247-0005	GARDEN STATE CONSUMER CREDIT COUNSELING INC., DBA, NOVADEBT, NAVICORE SOLUTIONS	200 U.S. HIGHWAY 9	MANALAPAN, NJ 07726
247-0007	INCHARGE DEBT SOLUTIONS	5750 MAJOR BLVD., SUITE 300	ORLANDO, FL 32819
247-0015	CONSUMER CREDIT COUNSELING SERVICE OF SAN FRANCISCO, DBA, BALANCE	1655 GRANT ST., SUITE 1300	CONCORD, CA 94520
247-0016	CONSOLIDATED CREDIT SOLUTIONS, INC.	5701 W. SUNRISE BLVD., #100	FT. LAUDERDALE, FL 33313
247-0022	FAMILY FINANCIAL EDUCATION FOUNDATION	724 FRONT STREET, SUITE 340	EVANSTON, WY 82930
247-0025	SPRINGBOARD NONPROFIT CONSUMER CREDIT MANAGEMENT, INC., DBA, CREDIT.ORG	4351 LATHAM STREET	RIVERSIDE, CA 92501
247-0039	TAKE CHARGE AMERICA, INC.	20620 N. 19TH AVENUE	PHOENIX, AZ 85027
247-0043	NORTH SEATTLE COMMUNITY COLLEGE FOUNDATION, DBA, AMERICAN FINANCIAL SOLUTIONS	600 UNIVERSITY STREET	SEATTLE, WA 98101
247-0044	AMERICAN CONSUMER CREDIT COUNSELING, INC.	130 RUMFORD AVENUE	AUBURNDALE, MA 02466
247-0046	CONSUMER CREDIT AND BUDGET COUNSELING, INC., DBA, NATIONAL FOUNDATION FOR DEBT MANAGEMENT	299 SOUTH SHORE ROAD	MARMORA, NJ 08223
247-0050	COMMUNITY CREDIT COUNSELING CORP.	3455 ROUTE 66	NEPTUNE, NJ 07753
247-0051	MONEY MANAGEMENT INTERNATIONAL, INC.	14141 SOUTHWEST FREEWAY, SUITE 1000	SUGAR LAND, TX 77478
247-0052	TRINITY CREDIT COUNSELING, INC.	11229 READING ROAD	CINCINNATI, OH 45241
247-0055	CONSUMER EDUCATION SERVICES, INC.	3700 BARRETT DRIVE	RALEIGH, NC 27609

CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT - NONPROFIT COMMUNITY SERVICE ORGANIZATIONS

FILE NUMBER	NAME	STREET ADDRESS	CITY/STATE
247-0066	DEBT COUNSELING CORP.	990 S. SECOND STREET, SUITE 4	RONKONKOMA, NY 11779
247-0070	DEBTWAVE CREDIT COUNSELING, INC.	9325 SKY PARK CT., SUITE 260	SAN DIEGO, CA 92123
247-0071	CONSUMER CREDIT COUNSELING FOUNDATION, INC.	350 SONIC AVENUE, SUITE 101	LIVERMORE, CA 94551
247-0073	FAMILY CREDIT COUNSELING SERVICES, INC., DBA, FAMILY CREDIT MANAGEMENT SERVICES	4306 CHARLES STREET	ROCKFORD, IL 61108
247-0076	CREDIT CARD MANAGEMENT SERVICES, INC.	1325 N. CONGRESS AVE. #201	WEST PALM BEACH, FL 33401
247-0087	CAMBRIDGE CREDIT COUNSELING CORP.	67 HUNT STREET	AGAWAM, MA 01001
247-0095	NATIONAL BUDGET PLANNERS OF SOUTH FLORIDA, INC.	350 SONIC AVENUE, FLOOR 2	LIVERMORE, CA 94551
247-0098	CHRISTIAN CREDIT CONSELORS, INC.	5838 EDISON PL., SUITE 130	CARLSBAD, CA 92008
247-0100	CONSUMER CREDIT COUNSELING SERVICES OF MARYLAND AND DELAWARE, INC.	6315 HILLSIDE CT., SUITE B	COLUMBIA, MD 21046
247-0106	CONSUMER CREDIT COUNSELING SERVICE OF THE MIDWEST, INC., DBA, APPRISEN	690 TAYLOR ROAD, SUITE 110	GAHANNA, OH 43230
247-0111	LUTHERAN SOCIAL SERVICE OF MINNESOTA, DBA, LSS FINANCIAL COUNSELING SERVICE	2485 COMO AVENUE	ST. PAUL, MN 55108



STATE OF CALIFORNIA
FRANCHISE TAX BOARD
PO BOX 1286
RANCHO CORDOVA CA 95741-1286

In reply refer to
755:6 :EMM

July 15, 2008

CREDIT CARD MANAGEMENT SERVICES INC
MRS ANN MARIE CUTCHER
4611 OKEECHOBEE BLVD STE 114
WEST PALM BCH FL 33417-4637

Purpose : EDUCATIONAL
Code Section : 23701d
Form of Organization : Corporation
Accounting Period Ending: December 31
Organization Number : 2678396

EXEMPT DETERMINATION LETTER

We determined you are exempt from California franchise or income tax under the California Revenue and Taxation Code section shown above.

The tax-exempt status is effective as of 09/14/2004.

To retain exempt status, organizations are required to be organized and operating for nonprofit purposes within the provisions of the above section. An inactive organization is not entitled to exemption.

This decision is based on information you submitted and assumes that your present operations continue unchanged or conform to those proposed in your application. Any change in operation, character, or purpose of the organization must be reported immediately to this office so that we may determine the effect on your exempt status. Any change of name or address must also be reported.

In the event of a change in relevant statutory, administrative, judicial case law, a change in federal interpretation of federal law in cases where our opinion is based upon such an interpretation, or a change in the material facts or circumstances relating to your application upon which this opinion is based, this opinion may no longer be applicable. It is your responsibility to be aware of these changes should they occur. This paragraph constitutes written advice, other than a chief counsel ruling, within the meaning of Revenue and Taxation Code Section 21012(a)(2).

July 15, 2008
CREDIT CARD MANAGEMENT SERVICES, INC.
ENTITY ID : 2678396
Page 2

For the organization's filing requirements, read enclosed Pub. 1068, Exempt Organizations - Requirements for Filing Returns and Paying Filing Fees. You may download the publication at www.ftb.ca.gov.

Note: This exemption is for state franchise or income tax purposes only. For information regarding sales tax exemption, contact the Board of Equalization at (800) 400-7115 or website www.boe.ca.gov.

A copy of this letter has been sent to the Registry of Charitable Trusts.

E DIALA
EXEMPT ORGANIZATIONS
BUSINESS ENTITIES SECTION
TELEPHONE (916) 845-4186
FAX NUMBER (916) 843-2076

EO :



**STATE OF COLORADO
COLORADO DEPARTMENT OF LAW
DEBT-MANAGEMENT SERVICES PROVIDER
REGISTRATION CERTIFICATE**

REGISTRATION NO. 000058

This is to Certify that: **CREDIT CARD MANAGEMENT SERVICES INC DBA
DEBTHELPER.COM**

Located at: **1325 N CONGRESS AVE, STE 201, WEST PALM BEACH, FL 33401**

having complied with the registration requirements of THE COLORADO DEBT-MANAGEMENT SERVICES ACT is hereby registered to engage in the business of providing debt-management services in accordance with and subject to the provisions of said law, unless this registration be otherwise suspended, revoked or surrendered. This registration must be renewed annually each July 1 by payment of a renewal fee and submission of a renewal application.

Julie A. Meade

ADMINISTRATOR

REGISTRATION VALID FOR THIS NAME ONLY

NON-TRANSFERABLE

October 20, 2010

ORIGINAL REGISTRATION DATE

DEBT MANAGEMENT REGISTRATION INFORMATION
AS OF 3/13/2020

This information allows you to verify whether a debt management service is registered by the State of Colorado. You may also determine whether there is any public record of action involving this office and the agency. The address listed is for the principal place of business. Contact our office for information on other branch office locations.

Debt Management Registration

Debt Management Registrations are required in most cases to provide debt management services. Only one registration is required regardless of the number of branches. Registrations expire July 1 of each year and must be renewed at that time.

“Status” Category

The “Status” category provides the following information:

A = registration is active

C = registration has been canceled

D = registration was denied

E = registration has expired due to failure to renew or maintain a surety bond/cash assignment

R = registration has been revoked

“Action” Category

In addition to the “Status” column that shows revocations, the “Action” category enables you to determine whether the registration was subject to legal or administrative action by this office or the registration entered into a voluntary settlement with this office. If the entry is “yes,” the registration may have been subject to one or more letters of admonition, suspension of the registration, a judgment or order against the registration, or other action, including payments (fines, penalties, consumer refunds, or other monetary payments). Additionally, “yes” may mean that the registration records include a voluntary settlement or stipulation with this office. If a registration has been disciplined, it might still retain its registration. Actions and settlements are matters of public record although research, copying, and mailing costs may apply. Contact this office for more information.

Debt Management
1300 Broadway, 6th floor
Denver, CO 80203
(720) 508-6012 (Phone)
(720) 508-6033 (Fax)
dm@coag.gov

Business/Trade Name	Address	Registration Number	Category	Original Registration Date	Status	Cancel/ Revoke Date	Disciplinary Action
CREDIT CARD MANAGEMENT SERVICES INC DBA DEBTHELPER.COM	1325 N CONGRESS AVE STE 201 West Palm Beach, FL 33401	00058	Credit Counseling, Non-Profit and Tax Exempt	10/20/2010	A	Active	Yes
CREDITANSWERS LLC	6200 TENNYSON PKWY STE 200 PLANO, TX 75024	00041	Debt Settlement	4/17/2009	E	7/1/2011	Yes
CREDITGUARD OF AMERICA INC	791 PARK OF COMMERCE BLVD STE 500 BOCA RATON, FL 33487	00016	Credit Counseling, Non-Profit	8/25/2008	E	7/1/2017	
CREDITGUARD OF AMERICA INC	791 PARK OF COMMERCE BLVD STE 500 BOCA RATON, FL 33487	00079	Credit Counseling, Non-Profit	11/20/2017	A	Active	Yes
CSA - CREDIT SOLUTIONS OF AMERICA INC	12700 PARK CENTRAL DR 21ST FLR DALLAS, TX 75251	00019	Debt Settlement	9/10/2008	R	9/30/2009	Yes
CSA - CREDIT SOLUTIONS OF AMERICA LLC	12700 PARK CENTRAL DR 21ST FLOOR DALLAS, TX 75251	00051	Debt Settlement	3/12/2010	R	7/1/2011	Yes
CURADEBT SYSTEMS LLC	4000 HOLLYWOOD BLVD STE 555-S HOLLYWOOD, FL 33021	00082	Debt Settlement	7/1/2018	A	Active	
DEBT MANAGEMENT CREDIT COUNSELING CORP	3310 N FEDERAL HWY LIGHTHOUSE POINT, FL 33064	00067	Credit Counseling, Non-Profit and Tax Exempt	1/29/2013	E	7/1/2018	

LICENSE NO 10-23

STATE OF DELAWARE

DEPARTMENT OF JUSTICE

820 N. French Street
Carvel State Office Building 5th Floor
Wilmington, De 19801

NOT TRANSFERABLE

EXPIRATION DATE **October 9, 2020**

ISSUED TO: **Credit Card Management Services, Inc. d/b/a Debthelper.com**

MAILING ADDRESS

**1325 N. Congress Avenue, #201
West Palm Beach, FL 33401**



DEBT MANAGEMENT SERVICES LICENSE

THIS CERTIFIES THAT THE PERSON NAMED IS HEREBY LICENSED TO
CONDUCT OR ENGAGE IN THE PROFESSION INDICATED ABOVE. THIS
DOCUMENT IS DULY ISSUED UNDER THE LAWS OF THE STATE OF DELAWARE.

LICENSEE SIGNATURE

CITY OF WEST PALM BEACH
DEPARTMENT OF DEVELOPMENT SERVICES



Attached is your 2019-2020 Business Receipt evidencing payment of fees for your Local Business Tax; Certificate of Use (if applicable); Sidewalk Café Permit (if applicable); and/or Extended Hours Alcohol Permit (if applicable).

Business Tax Receipt: This document, based on the business category codes listed below, is your Business Tax Receipt. **THIS BUSINESS TAX RECEIPT MUST BE DISPLAYED ON THE PREMISES IN A PLACE WHERE IT MAY BE SEEN AT ALL TIMES (Sec. 82-160 City Code).**

Certificate of Use: A certificate of use may be suspended or revoked in accordance with Sec. 22-39 of the City Code.

Sidewalk Café Permit: A sidewalk café permit requires compliance with the conditions in Secs. 78-345 and 78-347 of the City Code. A sidewalk café permit may be suspended or revoked pursuant to Sec. 78-348 of the City Code.

Extended Hours Alcohol Permit: An extended hours alcohol permit requires compliance with the conditions in Sec. 6-8 of the City Code and may be suspended or revoked as provided in said section.

FOR INFORMATION CALL (561) 805-6700 EMAIL businesstax@wpb.org HOURS 8:00 AM - 5:00 PM — MONDAY - FRIDAY

INSTRUCTIONS: PLEASE POST IN A CONSPICUOUS PLACE AT YOUR PLACE OF BUSINESS.



CITY OF WEST PALM BEACH
2019 to 2020 BUSINESS RECEIPT

NOT TRANSFERABLE

CITY OF WEST PALM BEACH
P.O. BOX 3147, WEST PALM BEACH, FL. 33402

0000029220
CREDIT CARD MANAGEMENT SERVICES INC
1325 N CONGRESS AVE # 201

CREDIT & DEBT
CONSULTATION

BUS. TAX ID.	CATEGORY	DESCRIPTION	FEE
58236	541618	MANAGEMENT CONSULTING SERVICES	115.76
TOTAL →			115.76

**THIS DOCUMENT NOT VALID
UNTIL FUNDS ARE COLLECTED**

** PAID

115.76

** BAL **

0.00

**EXPIRES
SEPTEMBER 30,
2020**



ANNE M. GANNON

CONSTITUTIONAL TAX COLLECTOR

Serving Palm Beach County

Serving you.

P.O. Box 3353, West Palm Beach, FL 33402-3353
www.pbctax.com Tel: (561) 355-2264

****LOCATED AT****

1325 N CONGRESS AVE Ste 201
WEST PALM BEACH, FL 33417

TYPE OF BUSINESS	OWNER	CERTIFICATION #	RECEIPT #/DATE PAID	AMT PAID	BILL #
54-0036 CREDIT - DEBT CONSULTANT	CREDIT CARD MANAGEMENT		U19.589080 - 07/17/19	\$33.00	B40110927

This document is valid only when receipted by the Tax Collector's Office.

DEBTHelper.COM
CREDIT CARD MANAGEMENT SERVICES INC
1325 N CONGRESS AVE STE 201
WEST PALM BEACH, FL 33417

B1 - 206

**STATE OF FLORIDA
PALM BEACH COUNTY
2019/2020 LOCAL BUSINESS TAX RECEIPT**

**LBTR Number: 200319802
EXPIRES: SEPTEMBER 30, 2020**

This receipt grants the privilege of engaging in or managing any business profession or occupation within its jurisdiction and MUST be conspicuously displayed at the place of business and in such a manner as to be open to the view of the public.



Illinois Department of Financial and Professional Regulation

Lookup Detail View

Credential

License	License Type	Issue Date	Expiration Date	Status
DM.0000186	Debt Management	11/21/2002	12/31/2020	ACTIVE

Contact

Name	Address
Credit Card Management Services Inc	Credit Card Management Services Inc 1325 N. Congress Ave. Suite 201 West Palm Beach, FL 33401

Generated on: 4/3/2020 7:42:01 AM



COMMONWEALTH OF KENTUCKY
OFFICE OF THE ATTORNEY GENERAL

ANDY BESHEAR
ATTORNEY GENERAL

October 22, 2019

1024 CAPITAL CENTER DRIVE
SUITE 200
FRANKFORT, KENTUCKY 40601

Credit Card Management Services, Inc.
Attention: Jennifer Hagan
PO Box 220597
West Palm Beach, FL 33422

RE: Kentucky Registration File #04

Dear Jennifer Hagan:

This will acknowledge that the renewal registration statement (Form DA-1) filed by your organization September 11, 2019, has been determined to be complete. Please accept this letter as verification that your organization is registered with this Office for the time period of **September 25, 2019 until September 25, 2020**.

This should not be considered as an endorsement of your organization and should not be represented as such.

Please remember that **this registration expires on September 25, 2020**. The registration may be renewed by filing a renewal registration using Form DA-1 and paying the renewal fee, and filing the results of the annual audit and the auditor=s opinion with the audit checklist (Form DA-2) completed by the auditor. The renewal registration form, fee, and audit checklist are due at least four (4) weeks prior to the expiration of the registration. Please note that the annual audit must include an audit of your organization=s business, including any trust funds deposited and distributed to creditors on behalf of debtors, must be conducted by an independent, third-party certified public accountant, and must be no older than twelve months prior to the date of filing the renewal registration.

The forms referenced in this letter, and the related statutes and regulations, are available from our web site, <https://ag.ky.gov/Pages/forms.aspx>.

If I may be of any further assistance please feel free to contact me.

Sincerely,

ANDY BESHEAR
ATTORNEY GENERAL

Jan Velez
Office of Consumer Protection
Compliance and Registration
502-696-5686

AN EQUAL OPPORTUNITY EMPLOYER M/F/D

cc: file



11/20/2019

5,444,770

COMMISSIONER OF FINANCIAL REGULATION

04 14

66

CREDIT CARD MANAGEMENT SERVICES, INC.

6142 11/20/2019

MESSAGE(S):



LICENSE * REGISTRATION * CERTIFICATION * PERMIT

STATE OF MARYLAND

DEPARTMENT OF LABOR, LICENSING AND REGULATION

COMMISSIONER OF FINANCIAL REGULATION

CERTIFIES THAT:

LEGAL NAME: CREDIT CARD MANAGEMENT SERVICES, INC.
D/B/A:

1325 N CONGRESS AVE
SUITE 201
WEST PALM BEACH

FL 33401

NMLS ID#
920390

IS AN AUTHORIZED: 14 - DEBT MANAGEMENT SERVICE PROVIDER

LIC/REG/CERT

66

EXPIRATION

12/31/2020

EFFECTIVE

01-01-2020

CONTROL NO

5444770

Signature of Bearer

WHERE REQUIRED BY LAW THIS MUST BE CONSPICUOUSLY DISPLAYED IN OFFICE TO WHICH IT APPLIES

James E. Rzepkowski
Acting Secretary DLLR

04 14

66

5,444,770

04 14

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COMMISSIONER OF FINANCIAL REGULATION
500 N. CALVERT STREET, ROOM 402
BALTIMORE, MD 21202-3651

CREDIT CARD MANAGEMENT SERVICES, IN

1325 N CONGRESS AVE
SUITE 201
WEST PALM BEACH

FL 33401

		LICENSE * REGISTRATION * CERTIFICATION * PERMIT		Lawrence J. Hogan, Jr. Governor	
STATE OF MARYLAND		STATE OF MARYLAND		Boyd K. Rutherford Lt. Governor	
DEPARTMENT OF LABOR, LICENSING AND REGULATION		DEPARTMENT OF LABOR, LICENSING AND REGULATION		James E. Rzepkowski Acting Secretary	
COMMISSIONER OF FINANCIAL REGULATION					
NMLS ID#:		920390			
CREDIT CARD MANAGEMENT SERVICES, IN					
IS AN AUTHORIZED: 14 - DEBT MANAGEMENT SERVICE PROVIDER					
LIC/REG/CERT	EXPIRATION	EFFECTIVE	CONTROL NO		
66	12/31/2020	01-01-2020	5444770		
Signature of Bearer		<i>James E. Rzepkowski</i> Acting Secretary DLLR			

Regulatory Licensing & Permitting



DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION
BUREAU OF CONSUMER CREDIT PROTECTION
CREDIT CARD MANAGEMENT SERVICES INC

DEBT MANAGEMENT SERVICE

MAINE

Registration Number: DMS11419

Status: [Active](#)

First Licensure: 10/26/2009

Expiration Date: 12/31/2020

Street Location Address: 1325 N CONGRESS AVE # 201
WEST PALM BEACH, FL 33401-2005

Mailing Address: PO BOX 220597
WEST PALM BEACH, FL 33422-0597

Primary Phone: +1 (561) 472-8027

Fax: +1 (561) 844-0406

History

License Type	Start Date	End Date
DEBT MANAGEMENT SERVICE	10/26/2009	12/31/2020

Alias, DBA or Trade Name [\(1 record\) hide](#)

Name
DEBTHELPER.COM

Branch Office

None.

Consumer Complaints and Board Actions

None.

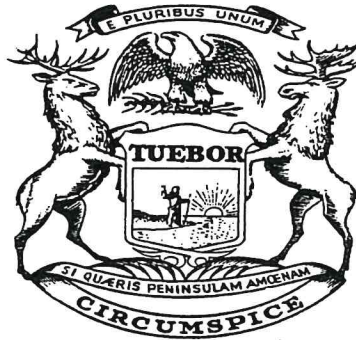
GENERAL INFORMATION**Other Phone Numbers** [\(1 record\) hide](#)

Phone Number	Type
+1 (561) 472-8027	Office

An active license/permit may still be subject to limitations and restrictions as a result of disciplinary action imposed. Please contact the specific licensing board about specific disciplinary actions.

Date: 01/08/2020 01:33:30 PM

State of Michigan



License No. 0017583

Department of Insurance and Financial Services Lansing, Michigan

This is to certify that

*Credit Card Management Services, Inc.
dba DEBTHELPER.COM
1325 North Congress Avenue Suite 201
West Palm Beach, FL 33401*

is hereby duly LICENSED as a Debt Management Company in the State of Michigan in accordance with the provisions of the Michigan Debt Management Act, P.A. 148 of 1975, as amended. This license is not transferable or assignable. This license must be surrendered to the Department of Insurance and Financial Services within five (5) days after the licensee ceases business or has its license revoked.

Effective Date: January 01, 2020

Expiration Date: December 31, 2020



A handwritten signature in black ink, appearing to read 'Anita Fox'.

Anita G. Fox, Director

December 05, 2019

Date

This license shall be conspicuously displayed in the place of business specified herein.

04/05/2020

https://finance.mo.gov/licensee/search?sort_type=name&sort_asc_desc=asc&licensee_type=D&search_query=33401

Bank & Licensee Search

Find a licensed lender, mortgage broker or state-chartered bank by entering your search terms into the fields below. Fill in as many fields as you like. (For example, you could enter "cash" for entity name and 65109 for zip code. This would give you all entities with "cash" in their names with the 65109 zip code.)

Type

Debt Adjusters (DA) ▼

Search

33401

Search Reset

[Export Results to Excel](#)

License #	Name	Address	City	State	Zip	Type	Assets	
	Credit Card Management Services, Inc.	1325 North Congress Avenue, Suite 201 (Mailing: PO Box 220597, West Palm Beach FL 33422)	West Palm Beach	Florida	33401	Debt Adjusters		View

Licensee Details | 5709179

[Home](#) >> [Search Results](#) >> 5709179

Name:	Credit Card Management Services, Inc.
Address:	1325 North Congress Avenue, Suite 201 (Mailing: PO Box 220597, West Palm Beach FL 33422) West Palm Beach, Florida 33401
Phone:	(561) 472-8000

STATE OF



NEBRASKA

DEBT MANAGEMENT LICENSE

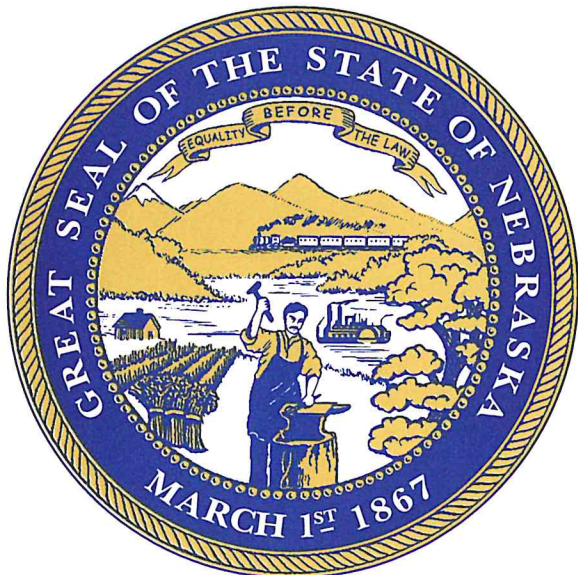
This license hereby certifies that

CREDIT CARD MANAGEMENT SERVICES, INC.

of

West Palm Beach, FL

is licensed to engaged in the debt management business in the State of Nebraska from January 1, 2020 to December 31, 2020 unless terminated by the Secretary of State.



IN TESTIMONY WHEREOF,

I have hereunto set my hand and affixed the Great Seal of the State of Nebraska, done at Lincoln on this date of
December 11, 2019

A handwritten signature in black ink, reading "Robert B. Evnen".

Robert B. Evnen, Secretary of State

LICENSE NO.
L065890

State of New Jersey
Department of Banking and Insurance
Licensing Services Bureau - Banking
PO Box 473
Trenton, NJ 08625-0473

SEQUENCE NO.
587577

REFERENCE NO.
1000105-C14

THIS CERTIFIES THAT: CREDIT CARD MANAGEMENT SERVICES INC

DOING BUSINESS AS: DEBTHELPER.COM

LOCATED AT: 1325 N. CONGRESS AVENUE
#201
WEST PALM BEACH, FL 33401

IS LICENSED AS A: DEBT ADJUSTER (CORPORATION)

LICENSE ISSUE DATE
07/01/2019

LICENSE EXPIRE DATE
06/30/2021

Marlene Caride

Commissioner

STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
FINANCIAL INSTITUTIONS DIVISION

DUPLICATE

UNIFORM DEBT-MANAGEMENT SERVICES
CERTIFICATE OF REGISTRATION

No. **DMSM11001**

Date of First Certificated: **March 22, 2011**

Dated: **October 2, 2019**

This is to Certify That

**CREDIT CARD MANAGEMENT SERVICES INC
DBA: DEBTHELPER.COM**


Having paid the designated fee and having fulfilled the requirements of Chapter 676A of the Nevada Revised Statutes, and the Rules and Regulations established there under, is authorized to engage in the business of Debt-Management Services, within the meaning of said chapter located at:

**1325 N CONGRESS AVE STE 201
WEST PALM BEACH FL 33401**

This license is held subject to regular renewal thereof as prescribed by law and for a period beginning July 1, 2019 and ending June 30, 2020.

Financial Institutions Division

BY:



**This License is NOT
Transferable or Assignable**

NEW YORK STATE
DEPARTMENT OF FINANCIAL SERVICES

BP 102586

Whereas,

Credit Card Management Services, Inc.
U/A/N DebtHelper.com

a licensee duly licensed to transact the business of a Budget Planner pursuant to Article 12-C of the Banking Law, has given written notice to the Superintendent of Financial Services of the State of New York of a change of location of the business operated under such license

From

4611 Okeechobee Blvd., Suite 114
West Palm Beach, FL 33417

To

1325 N. Congress Avenue - Suite 201
West Palm Beach, FL 33401

Now, Therefore, Be It Known that the change of location of such business to the new location herein above stated has been duly recorded and that the licensee is therefore authorized to transact the business of a Budget Planner at the new location, effective **June 4, 2012**.

In Witness Whereof, I have hereunto set my hand and caused the official seal of the Department of Financial Services to be affixed this **4th** day of **June 2012**.

Benjamin M. Lawsky
Superintendent of Financial Services
By:

M. A. Atabaki
Manzar S. Atabaki
Deputy Superintendent
Licensed Financial Services
Banking Division

000596



(<http://www.dfs.ny.gov/>)



Who We Supervise

Enter the name of the institution and/or the type of institution you are searching for below:

- To display all of the financial institutions we supervise, leave both fields blank.
- To display a list of all of the institutions of one type that we supervise, leave the Name of Institution field blank and just choose a Type of Institution. For example, to see all of the Check Cashers that we supervise, leave the 'Name of Institution' field blank and just choose "Check Cashers" in the Type of Institution drop-down menu.
- If you don't know what type of business an institution is, enter what you know in the "Name of Institution" field and leave the Type of Institution field blank.

Name of Institution:

Type of Institution:

Search

Reset

In addition to the entities listed above, the DFS also supervises all insurance companies that do business in New York. The following links can help you find out if we license an insurance company, check the status of an insurance agent or broker's license, or get information on active bail bond agents or service contract provider:

- Insurance Company Search (<https://myportal.dfs.ny.gov/web/guest-applications/ins.-company-search>)
- Insurance Licensee Look-Up (<https://myportal.dfs.ny.gov/nylinxext/elsearch.alis>)
- Service Contract Providers (<https://myportal.dfs.ny.gov/web/guest-applications/service-contract-providers>)
- Bail Bond Agents (<https://myportal.dfs.ny.gov/web/guest-applications/bail-bonds-search>)

Certain banks, credit unions and other financial institutions may not be New York State-chartered or licensed, so we may not supervise them. Here are some other resources for finding out who does.

(<http://www.dfs.ny.gov/about/otherregulators.htm>)

Search Results Include "1" Primary Institutions

Download Search Results: Excel PDF CSV XML

(1 of 1)

25



	PRIMARY NAME	MAIN ADDRESS	MAIL ADDRESS	INSTITUTION TYPE	INST. LIC INACTIVE
	Credit Card Management Services, Inc.	1325 N. Congress Avenue - Suite 201 West Palm Beach, FL 33401	P.O.Box 220597 West Palm Beach, FL 33422 US	Budget Planner	
<div>(1 of 1) <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 25 ▼</div>					

HELP AND INFORMATION



Email Us (<mailto:portal@dfs.ny.gov>)



Visit Us (<http://www.dfs.ny.gov>)



OREGON LICENSING NOTICE

Nationwide Multistate Licensing System & Registry (NMLS)

Company name: Credit Card Management Services, Inc.

Location address: 1325 N Congress Ave #201, West Palm Beach, FL 33401

NMLS Company ID: 920390 **NMLS Branch ID (if applicable):** -----

License types:

<input type="checkbox"/> Collection agency	<input type="checkbox"/> Mortgage lender
<input type="checkbox"/> Consumer finance	<input type="checkbox"/> Mortgage servicer
<input type="checkbox"/> Debt buyer	<input type="checkbox"/> Money transmitter
<input checked="" type="checkbox"/> Debt management service provider	<input type="checkbox"/> Payday/title loan

Go to nmlsconsumeraccess.org to verify that the license status is active. The NMLS Consumer Access Database is updated nightly.

Companies licensed in Oregon for the license types listed above are subject to the regulations and oversight of the Division of Financial Regulation of the Department of Consumer and Business Services.

For consumer complaints, call us at 888-877-4894 or go to dfr.oregon.gov.

NOTE: The posting of this notice complies with the requirements of ORS 725.160, 725A.032, 86A166, and 86A.309. Posting by an unlicensed business is false and misleading and may lead to disciplinary action, fines, and/or prosecution.

Contact Info / Licenses

Contact Info Licenses



Active

Credit Card Management Services, Inc.
Credit Counseling
Registration #: [CCC-145027](#)
Expiration: [12/31/2020](#)

SOUTH CAROLINA

VOID

VOID

VOID

VOID

VOID

Attn: JENNIFER HAGAN
CREDIT CARD MANAGEMENT SERVICES, INC.
P. O. BOX 220597
WEST PALM BEACH, FL 33422

State of Tennessee

11022656

291

*The Tennessee State Division of Consumer Affairs, by virtue of
Tennessee Code Annotated Section 47-18-304, hereby certifies that:*

CREDIT CARD MANAGEMENT SERVICES, INC.
1325 N. CONGRESS AVE., SUITE 201
WEST PALM BEACH, FL 33401

*is duly qualified to do business as a DEBT MANAGEMENT PROVIDER
within the State of Tennessee and that this license entitles the company to engage in
that business.*

ID NUMBER: 13
LIC STATUS: LICENSED
EXPIRATION DATE: April 15, 2020



IN-1313
DEPARTMENT OF
COMMERCE AND INSURANCE



OCCC

Office of Consumer
Credit Commissioner

Registration Issue Date: 09/19/2007

STATE OF TEXAS

DEBT MANAGEMENT

Registration Number: 1400000067-125671

ACTIVE

CREDIT CARD MANAGEMENT SERVICES INC

**1325 N CONGRESS AVE STE 201
WEST PALM BEACH, FL, US, 33401**

2601 N Lamar Blvd
Austin, Tx 78705

www.occc.state.tx.us
(512)936-7600

A handwritten signature in cursive script, reading "Leslie J. Petty".

Consumer Credit Commissioner





Office of
Consumer
Credit
Commissioner

STATE OF TEXAS

Debt Management Service Provider

Registration Number: DM07-10067

CREDIT CARD MANAGEMENT SERVICES INC
1325 N CONGRESS AVE STE 201
WEST PALM BEACH, FL 33401

2601 N Lamar Blvd
Austin TX 78705
www.occ.state.tx.us
(512)936-7600
Consumer Helpline:
(800) 538-1579



49667

Master # : 140000067

Registration Details

- Dashboard
- Manage Profile
- Submit Application
- Manage My Business
- Notifications
- History
- Industry Reporting
- Forms
- Help

Registration Information

Registration # : 125671

Type Of Registration : Debt Management

Original Registration Date : 09/19/2007

Begin Date : 09/19/2007

Last Renewal Date : 01/08/2020

Business Location Information

Registration Status : Active

Location Type :

Expiration Date:

Canceled Date:

Revoked Date:

Surrendered Date:

DBA Operating Name :

Address Line 1 : 1325 N CONGRESS AVE STE 201

Address Line 2 :

Zip : 33401

City : WEST PALM BEACH

County :

State : FL

Location Code :

Phone Number : 5614728027

Extension(If any) :

Fax Number :

DM Transaction Details

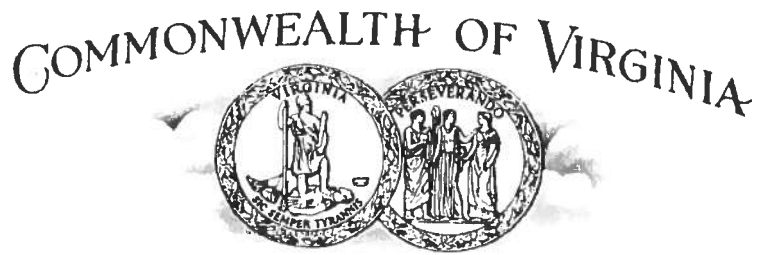
Profit Type :

Sub Type Descriptions	
Sub-type	Description
394	Obtaining or seeking to obtain a concession from one or more creditors on behalf of a consumer. Refer to Texas Finance Code Ch 394 for more information.

Documents By Private User	
Name	
<div><div><div>⏮</div><div>⏪</div><div>0</div><div>⏩</div><div>⏭</div></div></div>	
No items to display	

Complaints			
Export To Excel			
Comp Num	Description	Status	Last Modified Date
<div><div><div>⏮</div><div>⏪</div><div>0</div><div>⏩</div><div>⏭</div></div></div>			
No items to display			

Back To Dashboard



**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

LICENSE NO. DC-76

THIS IS TO CERTIFY THAT:

**CREDIT CARD MANAGEMENT SERVICES, INC.
D/B/A DEBTHELPER.COM**

_____ having met the requirements of law, is authorized to operate a credit counseling agency

under the provisions of Chapter 10.2 of Title 6.2 of the Code of Virginia, at or in:

1325 N. Congress Avenue, Suite 201, West Palm Beach, Florida 33401

IN WITNESS WHEREOF, I have set my hand this _____ **second**

day of _____ *May* _____, *2012*, *at Richmond, Virginia.*

E. J. Face, Jr., Commissioner of Financial Institutions

THIS LICENSE IS NOT TRANSFERABLE OR ASSIGNABLE

This license is to be displayed conspicuously where business is transacted

CREDIT COUNSELING AGENCIES

OPERATING IN VIRGINIA
AT THE CLOSE OF BUSINESS APRIL 1, 2020



BUREAU OF FINANCIAL INSTITUTIONS
STATE CORPORATION COMMISSION
COMMONWEALTH OF VIRGINIA

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
CREDIT COUNSELING AGENCIES**

List by Name as of April 1, 2020

Consumer Education Services, Inc. d/b/a Cesi Debt Solutions

3700 Barrett Drive
Raleigh, NC 27609

Branches:

1730 Martindale Drive, Fayetteville, NC 28304
5892 Aftonshire Drive, Fayetteville, NC 28304
664 Wheelers Church Road, Hurdle Mills, NC 27541
75 Chinaberry Street, Kittrell, NC 27544
3000-101 Crimson Tree Court, Raleigh, NC 27613
7113 Spanglers Spring Way, Raleigh, NC 27610
659 Chapel Hill Road, Spring Lake, NC 28390

Consumers Alliance Processing Corporation

1935 Camino Vida Roble, Suite 150
Carlsbad, CA 92008

Credit Advisors Foundation

1818 South 72nd. Street
Omaha, NE 68124

Credit Card Management Services, Inc. d/b/a Debthelper.com

1325 N. Congress Avenue, Suite 201
West Palm Beach, FL 33401

CreditGuard of America, Inc.

791 Park of Commerce Boulevard, Suite 500
Boca Raton, FL 33487

Debt Counseling Corp.

990 South Second Street, Suite 4
Ronkonkoma, NY 11779

Debt Management Credit Counseling Corp.

1100 S. Powerline Road, Suite 101
Deerfield Beach, FL 33442

Debt Reduction Services, Inc. d/b/a National Financial Education Center

6213 North Cloverdale Road
Suite 100
Boise, ID 83713

Branch:

3920 Veterans Memorial Highway, Suite 10, Bohemia, NY 11716

Debtwave Credit Counseling, Inc.

9325 Sky Park Court, Suite 260
San Diego, CA 92123

Family Credit Counseling Service, Inc. d/b/a Family Credit Management Services

4304-06 Charles Street
Rockford, IL 61108

Family Financial Education Foundation

724 Front Street, Suite 340
Evanston, WY 82930

State of Wisconsin

DEPARTMENT OF FINANCIAL INSTITUTIONS

This License Must Be Conspicuously Posted In the Public Office

**Credit Card Management Services Inc
DBA Debthelper.com**

**having complied with the requirements set forth under Section 218.02 of
the Wisconsin Statutes, is hereby licensed to engage in business as an**

Adjustment Service Company

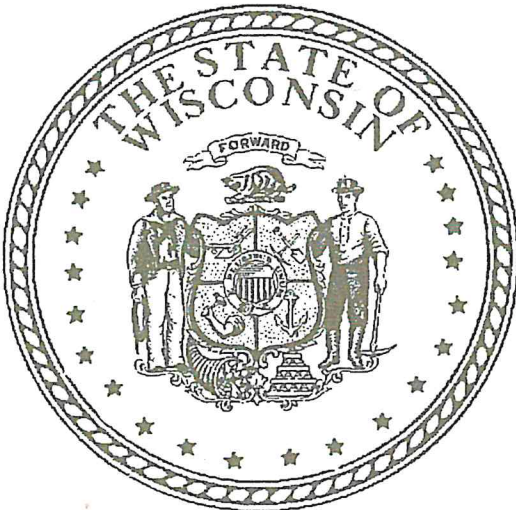
**in accordance with and subject to the provisions of said Section 218.02 and
all acts amendatory thereto at:**

**1325 N Congress Avenue Suite 201
West Palm Beach, FL**

**This license cannot be assigned or transferred and is VOID AFTER
December 31, 2020.**

License No. 239

Effective Date: January 1, 2020



A handwritten signature in black ink, reading "Heather A. MacKinnon".