

**Commonwealth of Kentucky**  
**Michael G. Adams, Secretary of State**

NAOI  
1379906.09  
Michael G. Adams  
Secretary of State  
Received and Filed  
7/18/2024 12:00:00 AM  
Fee receipt: \$8

Michael G. Adams  
Secretary of State  
P. O. Box 718  
Frankfort, KY 40602-0718  
(502) 564-3490  
<http://www.sos.ky.gov>

**Articles of Incorporation**  
**Non-profit Corporation**

**NAI**

**Please Note:** This form does not automatically confer tax-exempt status. For additional information, contact the Internal Revenue Service prior to filing the Articles of Incorporation. Pursuant to KRS 14A and KRS 273, the undersigned hereby forms a nonprofit corporation and for that purpose sets forth the following:

Article I: The name of the nonprofit corporation is

**CRED REPAIR KY Inc.**

Article II: The purpose of the nonprofit corporation is **To help individuals improve their credit scores and manage their debt-to-income ratio effectively through credit education.**

Article III: The name of the initial registered agent is

**Noir Black Chamber of Commerce Inc.**

and the street address of the entity's initial registered office in Kentucky is

**2900 W BROADWAY STE 221, LOUISVILLE, KY 40211-1281**

Article IV: The mailing address of the entity's principal office is

**2900 W BROADWAY STE 221, LOUISVILLE, KY 40211-1281**

Article V: The number of directors constituting the initial board of directors is **3**

The names and mailing addresses of the persons who are to serve as the initial board of directors are as follows:

|                 |               |  |
|-----------------|---------------|--|
| <b>Director</b> | JOHN SHAW-WOO | 2900 W BROADWAY STE 221, LOUISVILLE, KY 40211-1281 |
| <b>Director</b> | KENNETH GRAY  | 2900 W BROADWAY STE 221, LOUISVILLE, KY 40211-1281 |
| <b>Director</b> | SHIAO y WOO   | 1515 S 3rd St, Louisville, KY 40208                |

Article VI: The name and mailing address of the incorporator is as follows:

|                     |                  |  |
|---------------------|------------------|--|
| <b>Incorporator</b> | John H. Shaw-Woo | 2900 W BROADWAY STE 221, LOUISVILLE, KY 40211-1281 |
|---------------------|------------------|--|

This application will be effective on **Thursday, July 18, 2024.**

I declare under penalty of perjury under the laws of the state of Kentucky that the foregoing is true and correct.

Signature of individual signing on behalf of In  
**Shaw-Woo**

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I, **John H. Shaw-Woo**, consent to sign for **N**  
**of Commerce Inc.** who serves as the Regis  
of this entity on Thursday, July 18, 2024.

