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Florida Department of State

Division of Corporations

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From:

Account Name : EMPIRE CORPORATE KIT COMPANY
Account Number : 072450003255
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FLORIDA NON-PROFIT CORPORATION

DEBT TERMINATORS, INC.

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B. McKnight JAN 23 2001

FILED
01 JAN 22 AM 9:04
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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ARTICLES OF INCORPORATION
OF
DEBT TERMINATORS, INC.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, acting as incorporator of a corporation under the Not for Profit Corporation Act of the State of Florida (Chapter 617) adopt the following articles of incorporation for such corporation:

ARTICLE I

The name of the corporation hereinafter referred to, as the "Corporation" is
DEBT TERMINATORS, INC.

ARTICLE II

The period of duration of the Corporation is perpetual.

ARTICLE III

The Corporation is organized exclusively for charitable, religious, educational, and scientific purposes, including for such purposes, the making of distributions to organizations that qualify as exempt organizations under section 501(c)(3) of the Internal Revenue Code, or corresponding section of any future federal tax code. The Corporation may receive and administer funds for scientific, religious, educational, and charitable purposes, within the meaning of Section 501(c)(3) of the Internal Revenue Code of 1986 and to that end, the Corporation is empowered to hold any property, or any undivided interest therein, without limitation as to amount or value; to dispose of any such property and to invest, reinvest, or deal with the principal or the income in such manner as, in the judgment of the directors, will best promote the purposes of the Corporation, without limitation, except such limitations, if any, as may be contained in the instrument under which such property is received, these Articles of Incorporation, the By-Laws of the Corporation, or any applicable laws, to do any other act incidental to or connected with the foregoing purposes or in advancement thereof, but not for the pecuniary profit or financial gain of its directors or officers except as permitted under the Not-for-Profit Corporation Law.

No part of the net earnings of the Corporation shall inure to the benefit of any member, trustee, officer of the Corporation, or any private individual, except that reasonable compensation may be paid for services rendered to or for the

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Corporation affecting one or more of its purposes, and no member, trustee, officer of the Corporation, or any private individual shall be entitled to share in the distribution of any of the corporate assets on dissolution of the Corporation. No substantial part of the activities of the Corporation shall be the carrying on of propaganda, or otherwise attempting, to influence legislation, and the Corporation shall not participate in or intervene in, including the publication or distribution of statements, any political campaign on behalf of any candidate for public office.

Upon the dissolution of the Corporation or the winding up of its affairs, the assets of the Corporation shall be distributed exclusively to one or more charitable, religious, scientific, testing for public safety, literary, or educational organizations which would then qualify under the provisions of Section 501(c)(3) of the Internal Revenue Code and its Regulations as they now exist or as they may be hereafter amended, or to the federal government, or to a state or local government, for a public purpose. Any such assets not so disposed of shall be disposed of by the Court of Common Pleas of the county in which the principal office of the Corporation is then located, exclusively for such purposes or to such organization or organizations as said Court shall determine, which are organized and operated exclusively for such purposes.

ARTICLE IV

The qualifications for members and the manner of their admission shall be regulated by the by-laws.

ARTICLE V

The initial street address in the State of Florida of the initial registered office of the Corporation is 100 South Pine Island Road, Suite 108, Plantation, Florida 33324-2664, and the name of the initial registered agent at such address is Jack Bariton.

ARTICLE VI

The territory in which the operations of the Corporation are principally to be conducted are the United States of America and its territories and possessions, but the operations of the Corporation shall not be limited to such territory.

ARTICLE VII

The initial board of directors shall consist of at least three (3) members, who need not be residents of the State of Florida.

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ARTICLE VIII

The names and addresses of the persons who shall serve as directors until the first annual meeting of members, or until their successors shall have been elected and qualified, are as follows: Jack Bariton, Robert Podgorowicz and Warren Silverman; all located at 100 South Pine Island Road, Suite 108, Plantation, Florida 33324-2664.

ARTICLE IX

The name and address of the initial incorporator is as follows:

Jack Bariton 100 S. Pine Island Road, Suite 108 Plantation, Florida 33324-2664

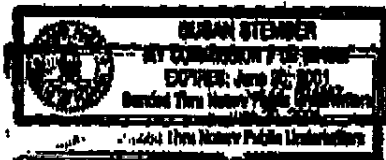
IN WITNESS WHEREOF, the undersigned has made and subscribed to these Articles of Incorporation at Suite 108, 100 South Pine Island Road, Broward County, Florida, on this 22nd day of January 2001.



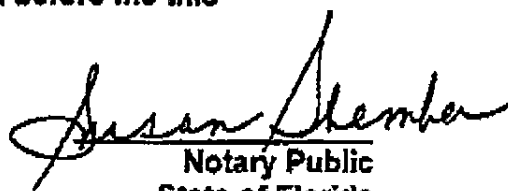
Jack Bariton

STATE OF FLORIDA
COUNTY OF BROWARD

22nd day of January 2001. The foregoing instrument was acknowledged before me this



(SEAL)



Notary Public
State of Florida

My Commission Expires:

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**CERTIFICATE DESIGNATING REGISTERED AGENT
FOR THE SERVICE OF PROCESS IN THIS STATE**

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

01 JAN 22 AM 9:04

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The following is submitted in compliance with law. Debt Terminators, Inc. a not-for-profit corporation organizing under the laws of the State of Florida with its principal business to be conducted in the United States of America and its territories and possessions, but the operations of the Corporation shall not be limited to such territory.

**DESIGNATION OF AND ACCEPTANCE
BY REGISTERED AGENT**

The following is submitted in compliance with law. Debt Terminators Inc., a not-for-profit corporation organizing under the laws of the State of Florida with its principal office located at 100 Pine Island Road, Suite 108, Plantation, Florida 33324-2664, hereby designates Jack Bariton, as its agent located at that address to accept service of process within this state.

ACCEPTANCE

I agree as Registered Agent to accept service of process; to keep the office open during prescribed hours; to put my name (and any other officers of said corporation authorized to accept service of process at the above designated address) in some conspicuous place in the office as required by law.

Registered Agent:


Jack Bariton

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STATE OF FLORIDA
COUNTY OF BROWARD

BEFORE ME, the undersigned authority, this nd22 day of January 2001 personally appeared Jack Bariton, who is personally known by me, and who, after being duly sworn, deposes and says that the facts and matters contained above are true and correct and that he has executed the same for the purpose expressed therein.

(SEAL)



Susan Stember
Notary Public
State of Florida

My Commission Expires:

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