

**Electronic Articles of Incorporation
For**

**N02000005273
FILED
July 12, 2002
Sec. Of State**

NATIONAL ASSOCIATION OF DEBT NEGOTIATORS, INC.

The undersigned incorporator, for the purpose of forming a Florida not-for-profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

NATIONAL ASSOCIATION OF DEBT NEGOTIATORS, INC.

Article II

The principal place of business address:

477 S. ROSEMARY AVENUE
SUITE 321
WEST PALM BEACH, FL. 33401

The mailing address of the corporation is:

477 S. ROSEMARY AVENUE
SUITE 321
WEST PALM BEACH, FL. 33401

Article III

The specific purpose for which this corporation is organized is:

TO PROVIDE OUR MEMBERS AND THE GENERAL PUBLIC WITH
INFORMATION ABOUT THE DEBT SETTLEMENT INDUSTRY AND TO SET
AND MAINTAIN STANDARDS FOR PROFESSIONAL DEBT NEGOTIATORS
AND DEBT NEGOTIATION COMPANIES.

Article IV

The manner in which directors are elected or appointed is:

DIRECTORS ARE ELECTED BY THE MEMBERS OF THE CORPORATION.

Article V

The name and Florida street address of the registered agent is:

RAYMOND A LIBERTI
2535 IROQUOIS CIRCLE
WEST PALM BEACH, FL. 33409

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: RAYMOND A. LIBERTI

Article VI

The name and address of the incorporator is:

RAYMOND A. LIBERTI
2535 IROQUOIS CIRCLE
WEST PALM BEACH, FL 33409

Incorporator Signature: RAYMOND A. LIBERTI