Electronic Articles of Incorporation For

N02000009782 FILED December 20, 2002 Sec. Of State

CONSUMER DEBT COUNSELING SERVICES, CORP.

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

Article I

The name of the corporation is:

CONSUMER DEBT COUNSELING SERVICES, CORP.

Article II

The principal place of business address:

503 S.E. MIZNER BLVD. SUITE 73 BOCA RATON, FL. 33432

The mailing address of the corporation is:

503 S.E. MIZNER BLVD. SUITE 73 BOCA RATON, FL. 33432

Article III

The specific purpose for which this corporation is organized is:

PROVIDE THE BEST NON-PROFIT COMMUNITY SERVICE DEDICATED TO DELIVERING PROFESSIONAL CONSUMER CREDIT EDUCATION, CONFIDENTIAL COUNSELING AND DEBT REDUCTION PROGRAMS TO ALL SEGMENTS OF THE COMMUNITY REGARDLESS OF THE ABILITY TO PAY. \Box \Box

Article IV

The manner is which directors are elected or appointed is: APPOINTED

Article V

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

ESTELLA B CARVAJAL 503 S.E. MIZNER BLVD. SUITE 73 BOCA RATON, FL. 33432 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ESTELLA B. CARVAJAL

Article VI

The name and address of the incorporator is:

INCORPORATE-FLORIDA.COM 817 IRMA AVE. #1 ORLANDO, FL 32803

Incorporator Signature: RUSSELL TAYLOR

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P ESTELLA B CARVAJAL 503 S.E. MIZNER BLVD., SUITE 73 BOCA RATON, FL. 33432

Title: VP DIANA CARVAJAL CAÑAS 503 S.E. MIZNER BLVD., SUITE 73 BOCA RATON, FL. 33432

Title: S JHON VERGEL 503 S.E. MIZNER BLVD., SUITE 73 BOCA RATON, FL. 33432

Title: T THERESA BASSOLINO 503 S.E. MIZNER BLVD., SUITE 73 BOCA RATON, FL. 33432