Electronic Articles of Incorporation For

N02000009970 FILED December 31, 2002 Sec. Of State

AMERICAN DEBT CONSOLIDATORS, INC.

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:

AMERICAN DEBT CONSOLIDATORS, INC.

Article II

The principal place of business address:

9861 WEST SAMPLE ROAD 210 CORAL SPRINGS, FL. 33065

The mailing address of the corporation is:

9861 WEST SAMPLE ROAD 210 CORAL SPRINGS, FL. 33065

Article III

The specific purpose for which this corporation is organized is:

TO AID CUSTOMERS IN REDUCING AND CONSOLIDATING DEBT. TO PROVIDE CONSULTING SERVICES TO CLIENTS FOR ADVISE ON FURTHER REDUCING DEBT AND PREVENTING DEBT ACCUMULATION IN THE FUTURE.

Article IV

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

Article V

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

DARREN M LASTOFSKY 10037 LEXINGTON ESTATES BLVD BOCA RATON, FL. 33428 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: DARREN LASTOFSKY

Article VI

The name and address of the incorporator is:

DARREN LASTOFSKY 10037 LEXINGTON ESTATES BLVD BOCA RATON, FL 33428

Incorporator Signature: DARREN LASTOFSKY

Article VII

The effective date for this corporation shall be:

01/02/2003