Electronic Articles of Incorporation For

N03000009288 FILED October 27, 2003 Sec. Of State

CONSOLIDATED DEBT SOLUTIONS, 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:

CONSOLIDATED DEBT SOLUTIONS, INC.

Article II

The principal place of business address:

3123 N.W. 108TH AVENUE SUNRISE, FL. 33351

The mailing address of the corporation is:

3123 N.W. 108TH AVENUE SUNRISE, FL. 33351

Article III

The specific purpose for which this corporation is organized is:

THE PURPOSES FOR WHICH THIS ORGANIZATION IS FORMED IS TO ASSIST INDIVIDUALS AND FAMILIES IN DEBT MANAGEMENT AND CREDIT COUNSELING. \Box

Article IV

The manner is which directors are elected or appointed is:

BY APPOINTMENT FROM INCORPORATOR

Article V

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

JRESARAINE MOHABIR 3123 N.W. 108TH AVENUE SUNRISE, FL. 33351 I certify that I am familiar with and accept the responsibilities of registered agent.

N03000009288 FILED October 27, 2003 Sec. Of State

Registered Agent Signature: JRESARAINE MOHABIR

Article VI

The name and address of the incorporator is:

JRESARAINE MOHABIR 3123 N.W. 108TH AVENUE SUNRISE, FL 33351

Incorporator Signature: JRESARAINE MOHABIR

Article VII

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

Title: D JRESARAINE MOHABIR 3123 N.W. 108TH AVENUE SUNRISE, FL. 33351

Title: D DAVID MOHABIR 3123 N.W. 108TH AVENUE SUNRISE, FL. 33351

Title: D DAVINA MOHABIR 3123 N.W. 108TH AVENUE SUNRISE, FL. 33351

Article VIII

The effective date for this corporation shall be:

10/24/2003