Electronic Articles of Incorporation For

N05000010608 FILED October 14, 2005 Sec. Of State Ipoole

FLORIDA DEBT COUNSELING, 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: FLORIDA DEBT COUNSELING, INC.

Article II

The principal place of business address: 4107 W. BARCELONA STREET TAMPA, FL. 33629

The mailing address of the corporation is:

4107 W. BARCELONA STREET TAMPA, FL. 33629

Article III

The specific purpose for which this corporation is organized is: DEBT REVIEW AND CREDIT COUNSELING

Article IV

The manner in which directors are elected or appointed is: AS STATED IN THE BYLAWS

Article V

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

MARK J. AUBIN, ESQ., P.A. 4107 W. BARCELONA STREET TAMPA, FL. 33629 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: MARK J. AUBIN

Article VI

The name and address of the incorporator is:

MARK J. AUBIN 4107 W. BARCELONA STREET TAMPA, FL 33629

Incorporator Signature: MARK J. AUBIN

Article VII

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

Title: P MARK J. AUBIN, ESQ., P.A. 4107 W. BARCELONA STREET TAMPA, FL. 33629 US

Article VIII

The effective date for this corporation shall be:

10/14/2005