Electronic Articles of Incorporation For

N09000002174 FILED March 04, 2009 Sec. Of State tburch

DEBT MATTERS FINANCIAL EDUCATION, 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:

DEBT MATTERS FINANCIAL EDUCATION, INC.

Article II

The principal place of business address:

10766 WILES ROAD CORAL SPRINGS, FL. 33062

The mailing address of the corporation is:

10766 WILES ROAD CORAL SPRINGS, FL. 33062

Article III

The specific purpose for which this corporation is organized is: TO PROVIDE NON PROFIT DEBT COUNSELING SERVICES.

Article IV

The manner in which directors are elected or appointed is: AS PROVIDED FOR IN THE BYLAWS.

Article V

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

RANDY SILVERBERG 10766 WILES ROAD CORAL SPRINGS, FL. 33062 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: RANDY SILVERBERG

Article VI

The name and address of the incorporator is:

CHRISTOPHER P. MEIER, ESQ 14051 NW 14TH STREET

SUNRISE, FL 33323

Incorporator Signature: CHRISTOPHER P. MEIER

Article VII

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

Title: P RANDY E SILVERBERG 10766 WILES ROAD CORAL SPRINGS, FL. 33323 US

Article VIII

The effective date for this corporation shall be:

03/04/2009