Electronic Articles of Incorporation For

N09000002289 FILED March 09, 2009 Sec. Of State vingram

P.E.A.R.L.S. CONSULTING GROUP, 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:

P.E.A.R.L.S. CONSULTING GROUP, INC.

Article II

The principal place of business address:

100 SEABREEZE BLVD SUITE 105 DAYTONA BEACH, FL. 32118

The mailing address of the corporation is:

100 SEABREEZE BLVD SUITE 105 DAYTONA BEACH, FL. 32118

Article III

The specific purpose for which this corporation is organized is:

TO ASSIST HOMEOWNERS AND CLIENTS WITH THE PROCESS OF RE NEGOTIATING DEBT THROUGH LIASON AND 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:

NEDRA M BALL 100 SEABREEZE BLVD SUITE 105 DAYTONA BEACH, FL. 32118 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: NEDRA BALL

Article VI

The name and address of the incorporator is:

NEDRA BALL 100 SEABREEZE BLVD SUITE 105 DAYTONA BEACH, FL 32118

Incorporator Signature: NEDRA BALL

Article VII

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

Title: CEO NEDRA M BALL 100 SEABREEZE BLVD DAYTONA BEACH, FL. 32118

Title: P AUGUSTUS BALL 100 SEABREEZE BLVD DAYTONA BEACH, FL. 32118

Title: SVP SAWYER AARON 100 SEABREEZE BLVD DAYTONA BEACH, FL. 32118

Article VIII

The effective date for this corporation shall be:

03/06/2009