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(Requestor's Name)

(Address)

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(City/State/Zip/Phone #)

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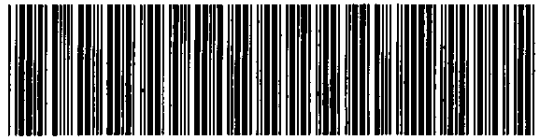
(Business Entity Name)

(Document Number)

Certified Copies \_\_\_\_\_ Certificates of Status \_\_\_\_\_

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FILED  
10 MAY -5 PM 3:54  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA

MRD  
5/6

April 27, 2010

Department of State  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

RE: DEBT EDUCATION FOUNDATION, INC.

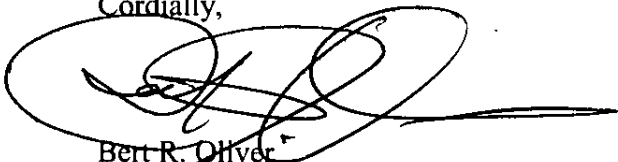
Dear Sirs:

Enclosed are the Articles of Incorporation (one original and one copy) as well as a check in the amount of \$78.75. If you need any additional information please call Bob Mahoney at 561-451-9990.

Please return to:

Robert F. Mahoney, CPA  
7777 Glades Road, Suite 209  
Boca Raton, Florida, 33434

Cordially,



Bert R. Oliver  
President and Incorporator

ARTICLES OF INCORPORATION  
OF  
DEBT EDUCATION FOUNDATION, INC.

**FILED**  
**10 MAY -5 PM 3:54**  
**SECRETARY OF STATE**  
**TALLAHASSEE FLORIDA**

Pursuant to the provisions of the Florida Statutes, the undersigned for the purpose of forming a Florida not-for-profit Corporation, adopts the following Articles of Incorporation:

ARTICLE I

The name of this corporation is Debt Education Foundation, Inc.

ARTICLE II

The principal place of business address is:

c/o Bert R. Oliver, P.A.  
955 17<sup>th</sup> Avenue, Bldg "D"  
Delray Beach, FL 33445

ARTICLE III

The purposes for which the organization is established are as follows:

- A. To receive and to administer and grant funds and to operate exclusively for religious, charitable, scientific, literary or educational purposes within the meaning of section 501(c) (3) of the Internal Revenue Code of 1986, or comparable provisions of subsequent legislation and to give funds and property from time to time to other organizations to be used or held for use directly in carrying out one or more such purposes.
- B. To acquire, own, purchase, lease, dispose of and deal with real and personal property and interests, either absolutely or in trust therein and to apply gifts, grants, bequests, and devises and the proceeds thereof in furtherance of the purposes of the organization.
- C. To do such things and to perform such acts to accomplish its purposes as the Board of Trustees may determine to be appropriate and as are not forbidden by Section 501(c)(3) of the code, with all powers conferred on nonprofit corporations under the laws of the State of Florida.

ARTICLES OF INCORPORATION  
DEBT EDUCATION FOUNDATION, INC.

FILED

10 MAY -5 PM 3: 54

SECRETARY OF STATE  
TALLAHASSEE FLORIDA

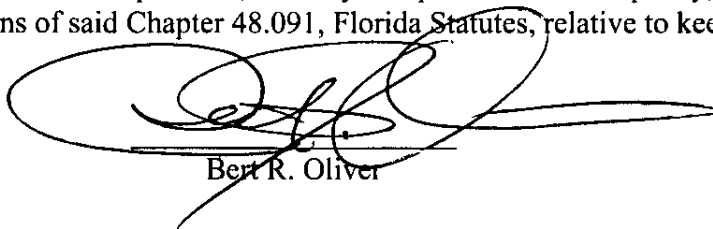
ARTICLE IV

The manner in which directors are elected or appointed is as provided in the Bylaws.

ARTICLE V

The name and Florida street address of the registered agent is Bert R. Oliver, Esq., Bert R. Oliver, P.A., 955 17<sup>th</sup> Avenue, Bldg. "D," Delray Beach, FL 33445.

Having been named to accept service of process for the above stated corporation, at place designated in these Articles of Incorporation, I hereby accept to act in the capacity, and agree to comply with the provisions of said Chapter 48.091, Florida Statutes, relative to keeping open said office.



Bert R. Oliver

ARTICLE VI

The name and address of the incorporator is Bert R. Oliver, 955 17<sup>th</sup> Avenue, Bldg "D" Delray Beach, FL 33445.

ARTICLE VII

The initial directors of the corporation are:

Bert R. Oliver, c/o Bert R. Oliver, P.A., 955 17<sup>th</sup> Avenue, Bldg "D," Delray Beach, FL 33445

Robert F. Mahoney, c/o ROBERT F. MAHONEY, P.A., 7777 Glades Road, Suite 209, Boca Raton, Florida 33434

Gerald W. Gritter, c/o Gerald W. Gritter, P.A., 120 E. Palmetto Park Road, Suite 425 Boca Raton, FL 33432

ARTICLES OF INCORPORATION  
DEBT EDUCATION FOUNDATION, INC.

FILED

ARTICLE VIII

10 MAY -5 PM 3:54

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

Upon the dissolution of the corporation, assets shall be distributed for one or more of the following purposes within the meaning of section 501(c)(3) of the Internal Revenue Code, or corresponding section of any future federal tax code, or shall be distributed to the federal government, or to a state or local government, for a public purpose. Any such assets not so disposed of shall be disposed of by the Court of Competent Jurisdiction of the county in which the principal office of the corporation is then located, exclusively for such purposes or to such organization or organizations, as said Court shall determine, which are organized and operated exclusively for such purposes.

ARTICLE IX

No part of the net earnings of the corporation shall inure to the benefit of, or be distributable to its members, trustees, officers, or other private persons, except that the corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the purposes set forth in Article Three hereof. No substantial part of the activities of the corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the corporation shall not participate in, or intervene in any political campaign on behalf of or in opposition to any candidate for public office.

Notwithstanding any other provision of these articles, the corporation shall not carry on any other activities not permitted to be carried on (a) by an corporation exempt from federal income tax under section 501(c)(3) of the Internal Revenue Code, or corresponding section of any future federal tax code, or (b) by a corporation, contributions to which are deductible under section 170 (c)(2) of the Internal Revenue Code, or corresponding section of any future federal tax code.

Dated this 27th day of April, 2010



Bert R. Oliver  
President and Incorporator