TRANSMITTAL LETTER

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

P. O. Box 63 Tallahassee, 1		V / V			
SUBJECT:	1 - tien	Proposed corpor	Le name - must include su	seling Servi	icas Inc
Conorth Konsort is an	original and o	nc(1) copy of t	he articles of incorpor		11825094 01096012 5 ****131.25
	\$70.00 Filing Fee	\$78.75 Filing Fee & Certificate	\$122.50 Filing Fee & Certified Copy	\$131.25 Filing Fee, Certified Copy & Certificate	· · · · · · · · · · · · · · · · · · ·
FROM:		1MMHC	Printed or typed) 6 Street Address		
			Address 33/66 7, State & Zip 0737 Telephone number	5/4/96	· ;

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION

The undersigned, acting as incorporator(s) of a corporation pursuant to chapter 617, Florida Statutes, adopt(s) the following Articles of Incorporation:

> ARTICLE I Name

The name of the corporation shall be:

Matienal Debt Courseling Services, Inc.

ARTICLE II

Principal place of business and mailing address The principal place of business and mailing address of this corporation shall be:

> 7370 NW 36 Street, Juite#408 Miami, Fl. 33166

> > ARTICLE III

Purpose(s) The specific purpose(s) for which the corporation is organized is(are): Provide Consumers with: Budget Planning. Financial Advice.

Credit Counseling. Debt Negotiation and Consolidation.

ARTICLE IV

Manner of election of directors

The manner in which the directors are elected or appointed is as follows:

Election of Directors will be stated in the Bylaws.

ARTICLE V

Limitation of corporate powers

The corporate powers of this corporation are as provided in section 617.0302, Florida Statutes, unless limited are as follows:

ARTICLE VI

Initial registered agent and street address

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

Marcela Cressi
7370 NW36 Street, Swite # 408
Miami, Fl. 33166

ARTICLE VII Incorporators

The name(s) and the street address(es) of the incorporator(s) for these articles of incorporation is(are):

Marcela Cressi 7370 NW 36 Street, Suite # 408 Miami, Fl. 33/66

The undersigned incorporator has executed these Articles of Incorporation this 29 day of _____ <u>29</u>, 19<u>96</u>.

Signature of Incorporator,

Marcela Oressi Typed name of incorporator signing

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 617.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1.	The	name	of the	corporation is:
----	-----	------	--------	-----------------

Mational Debt Comseline Services, Inc.

2. The name and address of the registered agent and office is:

Marcela Cressi

(NAME)

7370 NW 36 Street, # 408

(P.O. Box or Mail Drop Box NOT ACCEPTABLE)

Miami, Fl. 33/66

(CITY/STATE/JID)

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

(S(GNATURA)

4/29/96 (DATE)