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Requester's Name

John S. Moore

PO Box 3782 • Clearwater Beach, FL • 33767-8782 • 813-354-2563

City/State/Zip

Phone #

Office Use Only

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

00 FEB 15 AM 10:39

FILED

CORPORATION NAME(S) & DOCUMENT NUMBER(S), (if known):

1. _____
(Corporation Name) (Document #) 200003136162--7
-02/15/00--01093--007
*****70.00 *****70.00
2. _____
(Corporation Name) (Document #)
3. _____
(Corporation Name) (Document #)
4. _____
(Corporation Name) (Document #)

- ☐ Walk in ☐ Pick up time _____ ☐ Certified Copy
☐ Mail out ☐ Will wait ☐ Photocopy ☐ Certificate of Status

NEW FILINGS

- ☐ Profit
☐ Not for Profit
☐ Limited Liability
☐ Domestication
☐ Other

AMENDMENTS

- ☐ Amendment
☐ Resignation of R.A., Officer/Director
☐ Change of Registered Agent
☐ Dissolution/Withdrawal
☐ Merger

OTHER FILINGS

- ☐ Annual Report
☐ Fictitious Name

REGISTRATION/QUALIFICATION

- ☐ Foreign
☐ Limited Partnership
☐ Reinstatement
☐ Trademark
☐ Other

F. 01-10-00 FEB 1 7 2000

Examiner's Initials

ARTICLES OF INCORPORATION
OF
CONSUMER DEBT REDUCTION CORPORATION

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I. NAME

The name of this corporation shall be Consumer Debt Reduction Corporation

ARTICLE II. COMMENCEMENT & DURATION

The commencement of this corporation's existence shall be at the time of the filing of these Articles of Incorporation by the Florida Department of Corporations. This corporation's duration shall be perpetual.

ARTICLE III. PURPOSE

This corporation is being organized for the purpose of educating and assisting clients in the reduction and elimination of debt; and engaging in the transaction of any and all business activities permitted under the laws of Florida and the United States of America.

ARTICLE IV. CAPITAL STOCK

This corporation shall have the authority to issue 100 common par value shares of common capital stock.

ARTICLE V. PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash by this corporation of any shares of new capital stock of the same kind, class, or series, as the shareholder already holds, shall have the preemptive right to purchase a pro rata share thereof (as nearly as may be done without the issuance of fractional shares) at the price at which such shares are offered to others.

ARTICLE VI. TRANSFER RESTRICTIONS

No shareholder shall have the right to sell, assign, pledge, encumber, transfer, or otherwise dispose of any shares of the capital stock of this corporation, without first offering such shares for sale to this corporation at the net assets value thereof. Such offer shall be in writing, signed

Articles of Incorporation of Consumer Debt Reduction Corporation

by the shareholder, sent by registered or certified mail to this corporation at its registered office address, and open for acceptance by this corporation for a period of fifteen days from the date of mailing. If this corporation fails or refuses, within such period, to make satisfactory arrangements for the purchase of shares, the shareholder shall have the right to dispose of such shares, the shareholder shall have the right to dispose of such shares without further restriction.

On the death of any shareholder, this corporation shall have the right to purchase any shares of the capital stock of this corporation owned by the shareholder immediately prior to the shareholder's death, on the terms set forth above, and this provision shall be binding upon the personal representative of the shareholder.

Each stock certificate issued by this corporation shall carry the following legend:

"These Shares Are Held Subject To Certain Transfer Restrictions Imposed By This Corporation's Articles Of Incorporation, A Copy of Which Is On File At This Corporation's Principal Office."

ARTICLE VII. INITIAL BOARD OF DIRECTORS

The number of directors on this corporation's Initial Board of Directors shall be two (2). The number of directors may be increased or decreased from time to time, as provided in this corporations bylaws, but shall never be less than one (1).

The name and address of each individual who shall serve as a member of the Initial Board of Directors are:

John S. Moore, 17715 Gulf Blvd., #1022, Reddington Shores, FL, 33708

Peter J. Shiomos, 1126 West Lincoln Highway, Coatesville, PA, 19320

ARTICLE VIII. INDEMNIFICATION

This corporation shall indemnify any officer, director, employee, or agent, and any former officer, director, employee, or agent, to the full extent permitted by law.

Articles of Incorporation of Consumer Debt Reduction Corporation

ARTICLE IX. PRINCIPAL OFFICE & INITIAL REGISTERED OFFICE & AGENT

The address of this corporation's principal office and the address of this corporation's initial registered office shall be: 17715 Gulf Blvd., #1022, Reddington Shores, FL, 33708

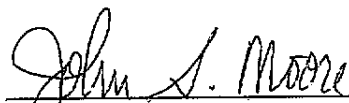
The name of the individual who shall serve as this corporation's initial registered agent at that address is John S. Moore

ARTICLE X. INCORPORATOR

The name and address of the individual who shall serve as this corporation's incorporator is John S. Moore, 17715 Gulf Blvd., #1022, Reddington Shores, FL, 33708

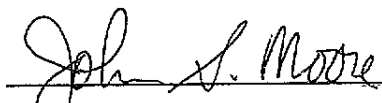
ARTICLE XI. AMENDMENT

This corporation reserves the right to amend or repeal any provisions in these Articles of Incorporation, or any amendments hereto. Any rights conferred upon the shareholders shall be subject to this reservation.



John S. Moore - Incorporator

I hereby accept my designation as resident agent and agree to serve as the resident agent of Consumer Debt Reduction Corporation. I hereby state that I am familiar with and accept the duties and responsibilities as registered agent for Consumer Debt Reduction Corporation.



John S. Moore - Registered Agent

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State of Florida
County of Pinellas

On FEB 11, 2000, John S. Moore, designated above as the individual who shall serve as the corporation's initial Registered Agent and Incorporator, who is personally known to me, or has produced a Florida driver's license as identification, personally appeared before me at the time of notarization, and after being given the oath, acknowledged signing these Articles of Incorporation for Consumer Debt Reduction Corporation.

Jake S. Halterman
Notary Public

FILED
00 FEB 15 AM 10:39
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

JAKE S. HALTERMAN
(Notary Public - Printed or Typed Names)



Commission Expiration Date & Commission Number: (SEAL)