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January 24, 2001

Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314


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*****78.75 *****78.75

RE: Accelerated Debt Consolidation, Inc/ Filing Articles of Incorporation

Dear Sir/Ma'am:

We would like to file the Articles of Incorporation for Accelerated Debt Consolidation, Inc. Enclosed please find a check in the amount of \$78.75. This amount should cover the cost of the filing process. Also enclosed is a copy of the Articles of Incorporation to be stamped and returned to the undersigned in the self-addressed envelope provided.

Very Truly Yours,


Jeffrey S. Wood

JSW/jno

Enclosure

FILED
01 JAN 26 PM 2:15
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Deb
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(6)

ARTICLES OF INCORPORATION
OF
ACCELERATED DEBT CONSOLIDATION, INC.

FILED
01 JAN 26 PM 2:15
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I - NAME

The name of this corporation is Accelerated Debt Consolidation, Inc.

ARTICLE II
PRINCIPAL PLACE OF BUSINESS AND MAILING ADDRESS

The principal place of business and mailing address of this corporation is 5510 Pacific Blvd. #112, Boca Raton, Florida 33433.

ARTICLE III - DURATION

This corporation shall exist in perpetuity.

ARTICLE IV - PURPOSE

This corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the State of Florida and the United States.

ARTICLE V - CAPITAL STOCK

This corporation is authorized to issue 100 shares of \$1.00 par value common stock, which shall be designated "Common Shares."

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT

The name and street address of the initial registered agent of this corporation are:

Jeffrey S. Wood

May, Meacham & Davell, P.A.

One Financial Plaza
Suite 2602
Fort Lauderdale, Florida 33394

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have one (1) director initially. The number of directors may be either increased or diminished from time to time by the bylaws, but shall never be less than one (1).

The name and address of the initial director(s) of this corporation are:

Jim Young	5510 Pacific Blvd. #112
	Boca Raton, Florida 33433

ARTICLE VIII - INCORPORATORS

The name and address of the person signing these Articles of Incorporation are:

Jim Young	5510 Pacific Blvd. #112
	Boca Raton, Florida 33433

ARTICLE IX - BYLAWS

The power to adopt, alter, amend or repeal bylaws shall be vested in the Board of Directors.

ARTICLE X - POWERS

This corporation shall have all of the powers enumerated in the Florida General Corporation Act.

ARTICLE XI - INDEMNIFICATION

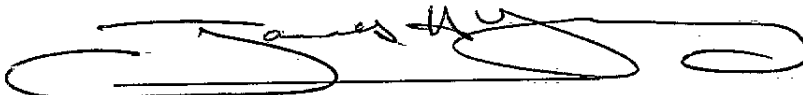
This corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by

law.

ARTICLE XII - AMENDMENT

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 23rd day of January, 2001.

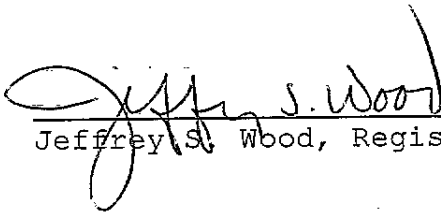

Jim Young

DESIGNATION OF REGISTERED AGENT

(ATTACHED TO ARTICLES OF INCORPORATION AND MADE A PART HEREOF)

Pursuant to Chapters 48.091 and 607.034, Florida Statutes, the following is submitted in compliance with said Acts and made a part of the Articles of Incorporation of said corporation, to which this document is attached.

That Accelerated Debt Consolidation, Inc., desiring to organize under the laws of the State of Florida, with its registered office, as indicated in the Articles of Incorporation, in the City of Fort Lauderdale, County of Broward, State of Florida, has named Jeffrey S. Wood, May, Meacham & Davell, P.A., One Financial Plaza Suite 2602, Fort Lauderdale, Florida 33394, as its registered agent to accept service of process within this state.



Jeffrey S. Wood, Registered Agent.

FILED
01 JAN 26 PM 2:16
SECRETARY OF STATE
TALLAHASSEE, FLORIDA