Electronic Articles of Incorporation For

P01000063980 FILED June 22, 2001 Sec. Of State

NORTH AMERICAN DEBT CONSOLIDATION GROUP, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

NORTH AMERICAN DEBT CONSOLIDATION GROUP, INC.

Article II

The principal place of business address:

P.O. BOX 560561 MIAMI, FL. 33256

The mailing address of the corporation is:

P.O. BOX 560561 MIAMI, FL. 33256

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

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Article V

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

RANDY SEGAL 11189 SW 78 AVE MIAMI, FL. 33156

I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: RANDY SEGAL

Article VI

The name and address of the incorporator is:

RANDY SEGAL P.O. BOX 560561 MIAMI, FLORIDA USA 33256

Incorporator Signature: RANDY SEGAL

Article VII

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

Title: P RANDY SEGAL P.O. BOX 560561 MIAMI, FL. 33256