Electronic Articles of Incorporation For

P01000068946 FILED July 12, 2001 Sec. Of State

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:

AMERICAN DEBT CONSOLIDATION GROUP INC.

Article II

The principal place of business address:

20505 US HIGHWAY 19 N. SUITE #254 CLEARWATER, FL. 33764

The mailing address of the corporation is:

20505 US HIGHWAY 19 N. SUITE #254 CLEARWATER, FL. 33764

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:

4000

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Article V

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

DALE R BUIRD 1469 MORROW DR. CLEARWATER, FL. 33756

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

Registered Agent Signature: DALE BUIRD

Article VI

The name and address of the incorporator is:

DAEL R. BUIRD 1469 MORROW DR. CLEARWATER, FL 33756

Incorporator Signature: DALE BUIRD