

**Electronic Articles of Incorporation
For**

**P02000043897
FILED
April 23, 2002
Sec. Of State**

FOUNDATION FOR DEBT MANAGEMENT &CREDIT CONSOLIDATION,
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:

FOUNDATION FOR DEBT MANAGEMENT &CREDIT CONSOLIDATION,
INC.

Article II

The principal place of business address:

5450 NE 25TH AVENUE
FORT LAUDERDALE, FL. 33308

The mailing address of the corporation is:

5450 NE 25TH AVENUE
FORT LAUDERDALE, FL. 33308

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:

100

Article V

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

JOHN F LEABERRY
5450 NE 25TH AVENUE
FORT LAUDERDALE, FL. 33308

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

Registered Agent Signature: JOHN F. LEABERRY

Article VI

The name and address of the incorporator is:

JOHN F. LEABERRY
5450 NE 25TH AVENUE
FORT LAUDERDALE, FL
33308

Incorporator Signature: JOHN F. LEABERRY

Article VII

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

Title: PD
JOHN SKINNER
5450 NE 25TH AVENUE
FORT LAUDERDALE, FL. 33308

Title: VD
SCOTT LEWIS
5450 NE 25TH AVENUE
FORT LAUDERDALE, FL. 33308

Title: SD
MICHAEL THOMAS
5450 NE 25TH AVENUE
FORT LAUDERDALE, FL. 33308