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October 7, 2002

Secretary of State
Division of Corporations
409 E. Gaines St.
Tallahassee, FL 32399

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

To Whom it May Concern:

Enclosed please find the Articles of Incorporation for Debt Negotiation Institute of America, Inc. and the filing fee of \$78.75. Please make effective date October 7, 2002. Please file and return in enclosed self-addressed stamped envelope.

If you have any questions or if the name is unavailable, please do not hesitate to contact me.

EFFECTIVE DATE
10-07-02

Sincerely,



Enclosures: As stated

FILED
02 OCT 14 AM 11:13
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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ARTICLES OF INCORPORATION OF
Debt Negotiation Institute of America, Inc.

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, do hereby adopt the following articles of incorporation:

ARTICLE ONE
NAME

The name of the corporation is Debt Negotiation Institute of America, Inc.

ARTICLE TWO
PRINCIPLE LOCATION

The principle location for this corporation is 3900 Woodlake Blvd., #204, Lake Worth, FL 33463

ARTICLE THREE
CORPORATE DURATION

The duration of the corporation is perpetual. The effective date is October 7, 2002.

ARTICLE FOUR
PURPOSE OR PURPOSES

The general purposes for which the corporation is organized are:

1. To engage in the business of debt consolidation. To do such other things as are incidental to the foregoing or necessary or desirable in order to accomplish the foregoing.

ARTICLE FIVE
CAPITALIZATION

The aggregate number of shares which the corporation is authorized to issue is 100. Such shares shall be of a single class, and shall have a par value of One Dollar per share.

ARTICLE SIX
REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation is: 3900 Woodlake Blvd., #204, Lake Worth, FL 33463 and the name of its initial registered agent at such address, is Marjorie A. Mesk.

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TALLAHASSEE, FLORIDA

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ARTICLE SEVEN
OFFICERS

PRESIDENT

Marjorie A. Mesk

ARTICLE EIGHT
DIRECTORS

The number of directors constituting the initial board of directors of the corporation is one.
The name and address of each person who is to serve as a member of the initial board of directors is:

Name

Address

Marjorie A. Mesk

6686 Moonlite Drive
Delray Beach, FL 33446

ARTICLE NINE
INCORPORATORS

The name and address of each incorporator is:

Name

Address

Marjorie A. Mesk

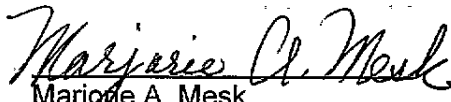
6686 Moonlite Drive
Delray Beach, FL 33446

Executed by the undersigned at 3900 Woodlake Blvd., #204, Lake Worth, FL 33463 on
October 7, 2002.


Marjorie A. Mesk

Acceptance of Registered Agent Designated
In Articles of Incorporation

Marjorie A. Mesk, having been designated as the registered agent in the above and
foregoing articles, is familiar with and accepts the obligations of registered agent under Section
607.0505, Florida Statutes.


Marjorie A. Mesk
Dated: October 7, 2002

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