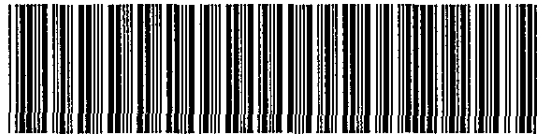


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ARTICLES OF INCORPORATION

The undersigned, for the purpose of forming a corporation under the Laws of the State of Florida, hereby adopts the following Articles of Incorporation.

ARTICLE ONE

The Corporate name is:

Y. A. DEBT CONSOLIDATION SERVICES, INC.

The Corporation's principal office and mailing address is

130 N. E. 4TH AVENUE —
DEERFIELD BEACH —
FLORIDA —
33441

ARTICLE TWO

DURATION

The duration of the Corporation is perpetual.

ARTICLE THREE

PURPOSE

The Corporation may transact any and all lawful business for which corporation may be incorporated under the Florida General Corporations Act.

ARTICLE FOUR

CAPITAL STOCK

The aggregate number of shares which the Corporation has authority to issue is 7,500 all of which shall be common shares with a par value of ten cents.

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ARTICLE FIVE

REGISTERED OFFICE

The street address of the initial Registered Office of the Corporation is 130 N.E. 4TH AVENUE, DEERFIELD BEACH, FLORIDA, 33441 and the name of the Initial Registered Agent at such address is MORRIS GIRNUN.

ARTICLE SIX

DIRECTORS

The business of the Corporation shall be managed by a Board of Directors consisting of a minimum of one director and a maximum of six directors. ANGELA WILNO is appointed the first director residing at 130 N. E. 4TH AVE, DEERFIELD BEACH, FLORIDA 33441.

ARTICLE SEVEN

INCORPORATOR

The name and address of the Incorporator is:

MORRIS GIRNUN

130 N.E. 4TH AVENUE

DEERFIELD BEACH

FLORIDA 33441

(954) 574-0081

IN WITNESS WHEREOF. I have Subscribed my name this 20TH day of NOVEMBER, 2002.



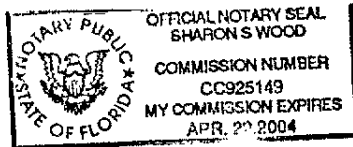
Incorporator

STATE OF FLORIDA

County of BROWARD

On this 20TH day of NOVEMBER, 2002, before me personally appeared MORRIS GIRNUN known to be the persons whose name is subscribed to the within instrument, and acknowledged that she has executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.




NOTARY PUBLIC

—My Commission Expires:

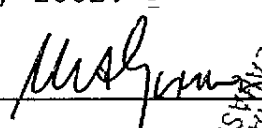
CERTIFICATE OF REGISTERED AGENT

Pursuant to 48.091 Florida Statutes, the following is submitted in compliance with said Act; that Y. A. DEBT CONSOLIDATION SERVICES, INC. desiring to organize under the laws of the State of Florida, with its principal place of business at 130 N. E. 4th Avenue, Deerfield Beach, Florida, 33064 named MORRIS GIRNUN located at 130 N. E. 4TH AVENUE, DEERFIELD BEACH, FLORIDA 33441, 33064, as its agent to accept service of process within Florida.

ACKNOWLEDGEMENT

Having been named to accept service of process for the above stated Corporation at the place designated in the Certificate, I hereby agree to act in this capacity and to comply with provisions of said statutes relative to the proper and complete performance of my duties.

DATED: This 20TH day of NOVEMBER, 2002.


Registered Agent

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FLORIDA