Electronic Articles of Incorporation For

P03000007338 FILED January 21, 2003 Sec. Of State

DEBT CENTERS OF AMERICA, 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:

DEBT CENTERS OF AMERICA, INC.

Article II

The principal place of business address:

9861 WEST SAMPLE ROAD 210 CORAL SPRINGS, FL. 33065

The mailing address of the corporation is:

9861 WEST SAMPLE ROAD 210 CORAL SPRINGS, FL. 33065

Article III

The purpose for which this corporation is organized is:

TO PROVIDE CONSOLIDATIONS OF DEBT AND AID CLIENTS TO REDUCE THEIR DEBT STRUCTURE.

Article IV

The number of shares the corporation is authorized to issue is: 100,000

Article V

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

DARREN LASTOFSKY 10037 LEXINGTON ESTATES BLVD BOCA RATON, FL. 33428 I certify that I am familiar with and accept the responsibilities of registered agent.

P03000007338 FILED January 21, 2003 Sec. Of State

Registered Agent Signature: DARREN LASTOFSKY

Article VI

The name and address of the incorporator is:

DARREN LASTOFSKY 10037 LEXINGTON ESTATES BLVD BOCA RATON, FL 33428

Incorporator Signature: DARREN LASTOFSKY

Article VII

The effective date for this corporation shall be:

01/15/2003