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Florida Department of State
Division of Corporations
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To: Division of Corporations
Fax Number : (850)205-0381

From: Account Name : SIMON, SIGALOS & SPYREDES, P.A.
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03 MAR 14 AM 9:29
DIVISION OF CORPORATIONS
STATE OF FLORIDA

FLORIDA PROFIT CORPORATION OR P.A.

First American Settlements, Inc.

Certificate of Status	0
Certified Copy	0
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**ARTICLES OF INCORPORATION
OF
FIRST AMERICAN SETTLEMENTS, INC.**

The undersigned incorporator hereby forms a corporation under the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

FIRST AMERICAN SETTLEMENTS, INC.

The address of the principal office of this corporation shall be 2840 NW 2nd Avenue, Suite 202, Boca Raton, Florida 33432 and the mailing address shall be 2840 NW 2nd Avenue, Suite 202, Boca Raton, Florida 3343.

ARTICLE II. NATURE OF BUSINESS

The corporation may engage or transact in any or all lawful activities or business consistent with the nature of the business set forth herein and permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation. The business shall operate as a consumer counseling company advising consumers on methods of liquidation of debt, negotiation of debt and other related consumer debt matters.

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STATE OF FLORIDA
DEPARTMENT OF REVENUE
CORPORATIONS

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ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 100 shares of common stock having no par value per share.

ARTICLE IV. REGISTERED AGENT/ADDRESS

The street address of the initial registered office of the corporation shall be 120 East Palmetto Park Road, Suite 100, Boca Raton, Florida 33432 and the name of the initial registered agent of the corporation at that address is Simon, Sigalos & Spyrodes, P.A.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have one or more Directors.

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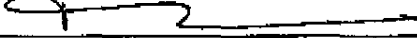
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ARTICLE VIII INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is Simon, Sigalos & Spyredes, P.A., 120 East Palmetto Park Road, Suite 100, Boca Raton, Florida 33432.

The undersigned has executed these Articles of Incorporation this 14th day of March, 2003.

SIMON, SIGALOS & SPYREDES, P.A.

By: 
Anastasios Tom Spyredes, as its V.P., Incorporator

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**ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF INCORPORATION**


Pursuant to the provisions of section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the corporation is: **FIRST AMERICAN SETTLEMENTS, INC..**
2. The name and address of the registered agent and office is:

SIMON, SIGALOS & SPYREDES, P.A.
120 East Palmetto Park Road, Suite 100
Boca Raton, Florida 33432

March 14th, 2003.

SIMON, SIGALOS & SPYREDES, P.A.

By: 
Anastasios Tom Spyredes, As its Vice President

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

March 14th, 2003.

SIMON, SIGALOS & SPYREDES, P.A.

By: 
Anastasios Tom Spyredes, As its Vice President

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