

**Electronic Articles of Incorporation
For**

**P03000048631
FILED
May 01, 2003
Sec. Of State**

MORTGAGE & DEBT SOLUTIONS, 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:

MORTGAGE & DEBT SOLUTIONS, INC.

Article II

The principal place of business address:

2708 N. E. 10TH AVENUE
WILTON MANORS, FL. US 33334

The mailing address of the corporation is:

2708 N. E. 10TH AVENUE
WILTON MANORS, FL. US 33334

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:

10,000

Article V

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

JAMES P O'HALLORAN
2708 N. E. 10TH AVENUE
WILTON MANORS, FL. 33334

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

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Registered Agent Signature: JAMES P. O'HALLORAN

Article VI

The name and address of the incorporator is:

MARIE E. DE CLUE
708 KENILWORTH CIRCLE, #102
HEATHROW, FL 32746 US

Incorporator Signature: MARIE E. DE CLUE