

**Electronic Articles of Incorporation
For**

P03000086371
FILED
August 06, 2003
Sec. Of State

AMERICAN DEBT SETTLEMENT, 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:

AMERICAN DEBT SETTLEMENT, INC.

Article II

The principal place of business address:

10762 WILES ROAD
CORAL SPRINGS, FL. 33067

The mailing address of the corporation is:

10762 WILES ROAD
CORAL SPRINGS, FL. 33067

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:

1000

Article V

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

GREGG E NICHOLLS
1900 NW CORPORATE BLD
400E
BOCA RATON, FL. 33431

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

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Registered Agent Signature: GREGG NICHOLLS

Article VI

The name and address of the incorporator is:

GREGG NICHOLLS
1900 NW CORPORATE BLVD
#400E
BOCA RATON, FL 33431

Incorporator Signature: GREGG NICHOLLS

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P
ALAN SILVERBERG
21452 WOODCHUCK LANE
BOCA RATON, FL. 33428

Title: VP
BRIAN SCHWARTZ
387 LAKEVIEW DR
CORAL SPRINGS, FL. 33071