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Account Number : 110514003576 Phone : (305)651-4649 Fax Number : (305)651-1278

FLORIDA PROFIT CORPORATION OR P.A.

Consumer Debt Resources, Inc.

Certificate of Status	1
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ARTICLES OF INCORPORATION FOR CONSUMER DEBT RESOURCES, INC.

A Florida Corporation

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SECRETARY OF STATE
TALL AHASSEE, FLORID.

The undersigned acting as, incorporator under the Florida Business Corporation Act adopts the following Articles of Incorporation.

ARTICLE L_NAME

The name of the corporation is: CONSUMER DEBT RESOURCES, INC.

ARTICLE II. ADDRESS

The corporations mailing address is: 4784 WEST COMMERCIAL BLVD TAMARAC, FL 33319

ARTICLE III. COMMENCEMENT OF EXISTENCE

The existence of the corporation shall begin effective **SEPTEMBER 10, 2003**

ARTICLE IV. PURPOSE

The corporation is organized to engage in any activity or business permitted under the laws of the United States and the state of Florida.

Fernandez, Petr & Associates 1220 NE 207th Street Miami, FL 33179-2019

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ARTICLE V. AUTHORIZED SHARES H03000276602 7

The maximum number of shares_that the corporation is authorized to have outstanding at any time is 1000 shares of common stock having a par value of \$1.00 per share.

ARTICLE VI. INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation is 4784 WEST COMMERCIAL BLVD TAMARAC, FL 33319 and the name of the corporation's initial registered agent at the address is RAMON ALMANZA.

ARTICLE VII INITIAL BOARD OF DIRECTORS

A Board of Directors consisting of no less than 1 director(s) shall manage the corporation. The number of directors may be either increased or diminished from time to time, as provided in the bylaws, but shall never be less than 1. The name(s) of the initial director(s):

NAME RAMON ALMANZA ARMEN MERJIAN

ARTICLE VIII. INCORPORATOR

The name and address of the incorporator is:
FERNANDEZ, PETR & ASSOCIATES
1220 NE 207TH STREET
MIAMI. FL 33179-2019

The incorporator of the corporation assigns this corporation his/her rights under Section 607.0201, Florida Statutes, to constitute a corporation, and he/she assigns to those persons designated by the Board of Directors any rights he/she may have as incorporator to acquire any of the capital stock of this corporation, this assignment becoming effective on the date corporate existence begins.

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ARTICLE IX. CORPORATE OFFICERS

The corporate officers shall be as follows: PRESIDENT - RAMON ALMANZA

ARTICLE X. AMENDMENTS

The corporation reserves the right, to amend, alter, change, or repeal any provision in these Articles of Incorporation in the manner prescribed by law, and all rights conferred on shareholders are subject to this reservation.

The undersigned incorporator, for the purpose of forming a corporation under the laws of the State of Florida, has executed these Articles of Incorporation this 10TH day of SEPTEMBER 2003.

Fernandez, Petr & Associates

By: Vinginia P.A.
Virginia Petr, President

Fernandez, Petr & Associates 1220 NE 207th Street Miami, FL 33179-2019 ===

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CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

Pursuant to Chapter 48.091, Florida Statutes, the following is submitted:

That CONSUMER DEBT RESOURCES, INC. desiring to organize under the laws of the State of Florida with its initial registered office, as indicated in the Articles of Incorporation, at 4784 WEST COMMERCIAL BLVD TAMARAC, FL 33319, has named RAMON ALMANZA as its agent to accept, service of process within this state.

ACKNOWLEDGEMENT

Having been named to accept service of process for the corporation named above, at the place designated in this certificate, I agree to act in that capacity, to comply with the provisions of the Florida Business Corporation Act, and am familiar with, and accept, the obligations of that position.

RAMON ALMANZA 4784 WEST COMMERCIAL BLVD TAMARAC, FL 33319

Peter Z. Petr, ATTORNEY-IN-FACT RAMON ALMANZA, President Dated: September 10, 2003

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