

**Electronic Articles of Incorporation
For**

P04000081294
FILED
May 20, 2004
Sec. Of State
thampton

FIRST STEP DEBT MANAGEMENT, 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:

FIRST STEP DEBT MANAGEMENT, INC.

Article II

The principal place of business address:

8800-I ARLINGTON EXPRESSWAY
JACKSONVILLE, FL. US 32211

The mailing address of the corporation is:

8800-I ARLINGTON EXPRESSWAY
JACKSONVILLE, FL. US 32211

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:

100

Article V

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

PALICIA T FRANCIS
8800-I ARLINGTON EXPRESSWAY
JACKSONVILLE, FL. 32211

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

P04000081294
FILED
May 20, 2004
Sec. Of State
thampton

Registered Agent Signature: PALICIA T. FRANCIS

Article VI

The name and address of the incorporator is:

PALICIA T. FRANCIS
8800-I ARLINGTON EXPRESSWAY
JACKSONVILLE, FLORIDA 32211

Incorporator Signature: PALICIA T. FRANCIS

Article VII

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

Title: P
PALICIA T FRANCIS
8800-I ARLINGTON EXPRESSWAY
JACKSONVILLE, FL. 32211

Article VIII

The effective date for this corporation shall be:

05/20/2004