

**Electronic Articles of Incorporation
For**

P05000123049
FILED
September 06, 2005
Sec. Of State
clewis

LEGACY DEBT MANAGEMENT & FINANCIAL 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:

LEGACY DEBT MANAGEMENT & FINANCIAL SOLUTIONS, INC.

Article II

The principal place of business address:

2805 DUNN AVENUE
#3
JACKSONVILLE, FL. US 32218

The mailing address of the corporation is:

2805 DUNN AVENUE
#3
JACKSONVILLE, FL. US 32218

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:

KAREN L SMILEY
11756 CHERRY BARK DRIVE EAST
JACKSONVILLE, FL. 32218

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

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Registered Agent Signature: KAREN L. SMILEY

Article VI

The name and address of the incorporator is:

KAREN L SMILEY
11756 CHERRY BARK DRIVE EAST
JACKSONVILLE FLORIDA 32218

Incorporator Signature: KAREN L SMILEY

Article VII

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

Title: P
WILLIE MCGRIF
4172 GRANT ROAD
JACKSONVILLE, FL. 32207 US

Title: VP
MATTHEW A SMILEY
11756 CHERRY BARK DRIVE EAST
JACKSONVILLE, FL. 32218 US

Title: T
COURTNEY D SMILEY
11756 CHERRY BARK DRIVE EAST
JACKSONVILLE, FL. 32218 US

Title: S
CANDACE J SMILEY
11756 CHERRY BARK DRIVE EAST
JACKSONVILLE, FL. 32218 US

Article VIII

The effective date for this corporation shall be:

09/01/2005