Electronic Articles of Incorporation For

P07000084618 FILED July 26, 2007 Sec. Of State dwhite

EXPRESS DEBT SETTLEMENT HOLDINGS, 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:

EXPRESS DEBT SETTLEMENT HOLDINGS, INC.

Article II

The principal place of business address:

2855 UNIVERSITY DR. SUITE 500 CORAL SPRINGS, FL. US 33065

The mailing address of the corporation is:

2855 UNIVERSITY DR. SUITE 500 CORAL SPRINGS, FL. US 33065

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:

ARI DINOV 2855 UNIVERSITY DR SUITE 500 CORAL SPRINGS, FL. 33065 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ARI DINOV

Article VI

The name and address of the incorporator is:

ARI DINOV 2855 UNIVERSITY DR SUITE 500 CORAL SPRINGS, FL 33065

Incorporator Signature: ARI DINOV

Article VII

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

Title: P ARI DINOV 2855 UNIVERSITY DR SUITE 500 CORAL SPRINGS, FL. 33065

Title: CEO LEONARD BEIR 2855 UNIVERSITY DR. SUITE 500 CORAL SPRINGS, FL. 33065

Article VIII

The effective date for this corporation shall be:

07/25/2007