

**Electronic Articles of Incorporation
For**

P07000119678
FILED
November 01, 2007
Sec. Of State
ksaly

DEPENDABLE DEBT NEGOTIATORS 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:

DEPENDABLE DEBT NEGOTIATORS INC.

Article II

The principal place of business address:

2811 N OAKLAND FORREST
210
OAKLAND PARK, FL. 33309

The mailing address of the corporation is:

PO BOX 938746
MARGATE, FL. 33093

Article III

The purpose for which this corporation is organized is:

TO ASSIST CONSUMERS IN ELIMINATING DEBT BY RESTRUCTURING
THEIR PERSONAL FINANCES.

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:

ALICIA C MCRAE
2811 N OAKLAND FORREST
210
OAKLAND PARK, FL. 33309

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

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Registered Agent Signature: ALICIA C. MCRAE

Article VI

The name and address of the incorporator is:

YOLANDA D. LAIRD
3043 PALM PLACE

MARGATE, FL 33063

Incorporator Signature: YOLANDA D. LAIRD

Article VII

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

Title: P
YOLANDA D LAIRD
3043 PALM PLACE
MARGATE, FL. 33063

Title: SEC
ALICIA C MCRAE
2811 N OAKLAND FORREST APT 210
OAKLAND PARK, FL. 33309

Article VIII

The effective date for this corporation shall be:

10/27/2007