

**Electronic Articles of Incorporation
For**

P08000017671
FILED
February 18, 2008
Sec. Of State
jshivers

CONSUMER DEBT CONCEPTS 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:

CONSUMER DEBT CONCEPTS INC.

Article II

The principal place of business address:

110 BURNSED PL
SUITE 1010
OVIDO, FL. 32765

The mailing address of the corporation is:

3801 SILVERBELL LOOP
OVIDO, FL. 32765

Article III

The purpose for which this corporation is organized is:

CONSUMER FINANCIAL ,DEBT MANAGEMENT & RESTRUCTURING.

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:

JERED CHANDLEY
1509 ECHO LAKE CT
ORLANDO, FL. 32828

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

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Registered Agent Signature: JERED CHANDLEY

Article VI

The name and address of the incorporator is:

EDWARD J .HOLDEN 3801
SILVERBELL LOOP
DO,FL 32765 OVIE

Incorporator Signature: EDWARD J .HOLDEN

Article VII

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

Title: P
EDWARD J HOLDEN 3RD
3801 SILVERBELL LOOP
OVIDO, FL. 32765

Title: VP
JERED CHANDLEY
1509 ECHO LAKE CT
ORLANDO, FL. 32828

Article VIII

The effective date for this corporation shall be:

02/15/2008