

**Electronic Articles of Incorporation
For**

P14000004050
FILED
January 13, 2014
Sec. Of State
jbryan

PRUDENT DEBT NEGOTIATIONS AND SETTLEMENTS, 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:

PRUDENT DEBT NEGOTIATIONS AND SETTLEMENTS, INC.

Article II

The principal place of business address:

1975 E. SUNRISE BLVD
824
FORT LAUDERDALE, FL. 33304

The mailing address of the corporation is:

P.O. BOX 460086
FORT LAUDERDALE, FL. 33346

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:

1

Article V

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

PERNELL RACHEL SR.
1975 E. SUNRISE BLVD
824
FORT LAUDERDALE BLVD, FL. 33304

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

Registered Agent Signature: PERNELL RACHEL, SR.

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Article VI

The name and address of the incorporator is:

PERNELL RACHEL, SR.
2027 SE 10TH AVE

FORT LAUDERDALE, FL 33316

Electronic Signature of Incorporator: PERNELL RACHEL, SR.

I am the incorporator submitting these Articles of Incorporation and affirm that the facts stated herein are true. I am aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S. I understand the requirement to file an annual report between January 1st and May 1st in the calendar year following formation of this corporation and every year thereafter to maintain "active" status.

Article VII

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

Title: PRES
PERNELL RACHEL SR.
1975 E. SUNRISE BLVD #824
FORT LAUDERDALE, FL. 33304 US

Title: VP
KIMBERLY J RACHEL
1975 E. SUNRISE BLVD # 824
FORT LAUDERDALE, FL. 33304 US

Article VIII

The effective date for this corporation shall be:

01/13/2014