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ACE INDUSTRIES, INC.

34 NW 117th

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DOCUMENT TYPE: FLORIDA PROFIT CORPORATION OR P.A.

NAME: DEBT NEGOTIATING SERVICES INSTITUTE, INC.

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ARTICLES OF INCORPORATION

of DEBT NEGOTIATING SERVICES INSTITUTE, INC.

a CORPORATION FOR PROFIT formed under the Florida General Corporation Act.

Article 1: Name of the Corporation: DEBT NEGOTIATING SERVICES INSTITUTE, INC.Address of the Corporation: 3524 NORTH OCEAN BLVD.FT. LAUDERDALE, FLORIDA 33308

Article 2: DURATION: Term of existence of the corporation is perpetual.

Article 3: PURPOSE: The Corporation may transact any and all lawful business for which corporations may be incorporated under the Laws of the UNITED STATES and the STATE OF FLORIDA.

Article 4: CAPITAL STOCK: The number of shares which the corporation has authorized to be outstanding at any one time is 7,500.PAR VALUE \$1.00 (Information about PAR VALUE is not required but may be included).

Article 5: REGISTERED OFFICE: The street address of the initial registered office of the corporation shall be:

3524 NORTH OCEAN BLVD. FORT LAUDERDALE, FLORIDA 33308and the name of the initial registered agent at such address is JOHANNE THIBAUT

I am familiar with and hereby accept the duties and responsibilities as registered agent for said corporation

Signature of Registered Agent

Date

Article 6: The board of directors are as follows:

The name and address of the Initial Director: (All persons listed after the first are additional directors)

1. JOHANNE THIBAUT 3524 NORTH OCEAN BLVD. FT. LAUDERDALE, FLORIDA 33308

Article 7: The Name and address of the incorporator is:

JOHANNE THIBAUT 3524 NORTH OCEAN BLVD. FT. LAUDERDALE, FLORIDA 33308

In witness whereof I have subscribed my name

Signature of Incorporator

JOHANNE THIBAUT

H96-07504
 ace INDUSTRIES, INC.
 54 NW 11th Street
 Miami, FL 33138
 305-358-2571

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