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STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS

Office of the Secretary of State
Corporations Division
148 W. River Street
Providence, Rhode Island 02904-2615

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SEP 14 2006

By ADK
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NON-PROFIT CORPORATION

APPLICATION FOR CERTIFICATE OF AUTHORITY

Pursuant to the provisions of Section 7-6-74 of the General Laws of Rhode Island, 1956, as amended, the undersigned foreign non-profit corporation hereby applies for a Certificate of Authority to conduct affairs in the state of Rhode Island, and for that purpose submits the following statement:

- The name of the corporation is Debt Education and Certification Foundation
- It is incorporated under the laws of Texas
- The date of its incorporation is May 17, 2005
- The address of its principal office in the state or country under the laws of which it is incorporated is:
800 Forest Oaks Lane, suite C Hurst, Texas 76053
- The address of its proposed registered office in Rhode Island is 222 Jefferson Blvd, suite 200
(Street Address, not P.O. Box)
Warwick, RI 02888 and the name of its proposed registered agent in
(City/Town) (Zip Code)
Rhode Island at that address is National Registered Agents, Inc.
(Name of Agent)
- The specific purpose or purposes which it proposes to pursue in conducting its affairs in Rhode Island are:
To provide debt education and certification courses to the general public
in connection with bankruptcy actions.

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7. The names and respective addresses of its directors and officers are:

	<u>NAME</u>	<u>ADDRESS</u>
Director	<u>Mitchell Allen</u>	<u>112 Galind street, suite D Berbrook, Texas 76126</u>
Director	<u>Robert Olson</u>	<u>2711 W. Smith N. Haskell Ave., #700 Dallas, Texas 75204</u>
Director	<u>Eric Henson</u>	<u>4280 N. Campbell, suite 200 Tulsa, Arizona 85718</u>
President	<u>Mitchell Allen</u>	<u>same as above</u>
Vice President	<u></u>	<u></u>
Treasurer	<u>Eric Henson</u>	<u>same as above</u>
Secretary	<u>Robert Olson</u>	<u>same as above</u>

8. This application is accompanied by certified copies of its articles of incorporation and all amendments thereto, duly authenticated by the secretary of state or other authorized officer of the jurisdiction of its incorporation.

Under penalty of perjury, we declare and affirm that we have examined this Application for Certificate of Authority, including any accompanying attachments, and that all statements contained herein are true and correct.

Date: 8-7-06

Debt Education and Certification Foundation
Print Exact Name of Corporation Making Application

By 

President or Vice President (check one)

By  AND 

Secretary or Assistant Secretary (check one)

Corporations Section
P.O. Box 13697
Austin, Texas 78711-3697



Roger Williams
Secretary of State

Office of the Secretary of State

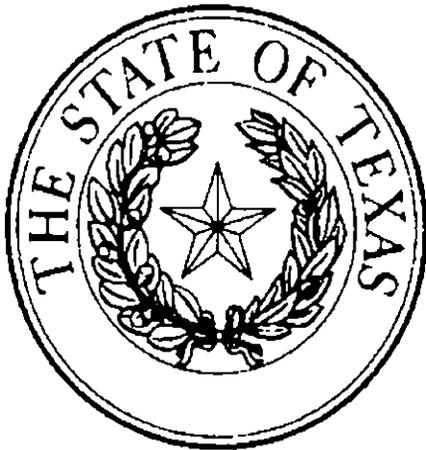
The undersigned, as Secretary of State of Texas, does hereby certify that the attached is a true and correct copy of each document on file in this office as described below:

Debt Education and Certification Foundation
Filing Number: 800494010

Articles of Incorporation

May 17, 2005

In testimony whereof, I have hereunto signed my name officially and caused to be impressed hereon the Seal of State at my office in Austin, Texas on August 08, 2006



A handwritten signature in black ink that reads "Roger Williams".

Roger Williams
Secretary of State