

State of Idaho

Office of the Secretary of State

**CERTIFICATE OF AUTHORITY
OF
NATIONAL FOUNDATION FOR DEBT MANAGEMENT, INC.**

File Number C 183007

I, BEN YSURSA, Secretary of State of the State of Idaho, hereby certify that an Application for Certificate of Authority, duly executed pursuant to the provisions of the Idaho Non-Profit Corporation Act, has been received in this office and is found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Authority to transact business in this State and attach hereto a duplicate of the application for such certificate.

Dated: May 4, 2009



Ben Yursa

SECRETARY OF STATE

By

Jida McQuary



APPLICATION FOR CERTIFICATE OF AUTHORITY (Nonprofit)

(Instructions on back of application)

The undersigned Corporation applies for a Certificate of Authority and states as follows:

09 MAY -4 AM 10: 05

SECRETARY OF STATE
STATE OF IDAHO

- The name of the corporation is: National Foundation for Debt Management, Inc.
- The name which it shall use in Idaho is: _____
- It is incorporated under the laws of: Florida
- Its date of Incorporation is: 2/16/99 and its duration, if other than perpetual, is: Perpetual
- The street address of its principal office is:
14104 58th Street North, Clearwater, FL 33760
- The address to which correspondence should be addressed, if different than item 5, is:

- The street address of its registered office in Idaho is:
1423 Tycell Lane, Boise, ID 83706
and its registered agent in Idaho at that address is: National Registered Agents, Inc.

8. Does the corporation have members? Yes No

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

Name	Title	Address
<u>Please see attached</u>		
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Dated: April 29, 2009
 Signature: [Signature]
 Typed Name: Ralph R. Dyer
 Capacity: Executive Director

Secretary of State use only

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form\applicants\authority_nonprofit.pmd
Revised 04/2004

IDAHO SECRETARY OF STATE
 05/04/2009 05:00
 CK: 2309 CT: 236764 DH: 1168851
 1 @ 38.00 = 38.00 AU NON-P # 2

C183007

National Foundation for Debt Management, Inc. ®
14104 58th Street North
Clearwater, FL 33760
1-727-254-5353
1-800-344-5153

Officers and Board of Directors

<p align="center"> Ralph Dyer Executive Director/Secretary/Board Member NFDM 14104 58th Street North Clearwater, FL 33760 800-344-5153 0% Ownership Date taking office: 2/1/07 </p>	<p align="center"> George E. Roe Jr. Vice President NFDM 14104 58th Street North Clearwater, FL 33760 800-344-5153 0% Ownership Date taking office: 2/1/08 </p>
<p align="center"> Joseph E. Tash Board Member Self Employed 6061 Gulfport Boulevard S. Gulfport, FL 33707 727-381-9309 0% Ownership Date taking office: 1/14/01 </p>	<p align="center"> Susan M. Spaulding Board Member Pinellas County Schools 1126 – 25th Ave. St. Petersburg, FL 33704 727-409-0881 0% Ownership Date taking office: 9/13/05 </p>
<p align="center"> Jeffrey S. Kikoler Board Member Raymond James & Associates 100 North Tampa Street Suite 2400 Tampa, FL 33602 727-642-5491 0% Ownership Date taking office: 7/24/08 </p>	<p align="center"> Ronald Paul Hill, Ph.D. Board Member Villanova School of Business 800 Lancaster Avenue Villanova, PA 19085 484-872-8464 0% Ownership Date taking office: 4/27/05 </p>

State of Florida

Department of State

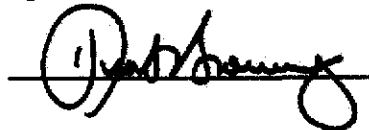
I certify from the records of this office that NATIONAL FOUNDATION FOR DEBT MANAGEMENT, INC. is a corporation organized under the laws of the State of Florida, filed on February 17, 1999, effective February 16, 1999.

The document number of this corporation is N99000001000.

I further certify that said corporation has paid all fees due this office through December 31, 2009, that its most recent annual report was filed on January 14, 2009, and its status is active.

I further certify that said corporation has not filed Articles of Dissolution.

*Given under my hand and the Great Seal of
Florida, at Tallahassee, the Capital, this the First
day of April, 2009*



Secretary of State



Authentication ID: 900148251959-040109-N99000001000

To authenticate this certificate, visit the following site, enter this ID, and then follow the instructions displayed.

<https://efile.sunbiz.org/certauthver.html>