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Florida Department of State
Division of Corporations
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To:

Division of Corporations
Fax Number : (850) 205 - 0381

From:

Account Name : GLENN RASMUSSEN & FOGARTY, P.A.
Account Number : I199900000156
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FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FLORIDA PROFIT CORPORATION OR P.A.

Excel Receivable Solutions, Inc.

Certificate of Status	0
Certified Copy	1
Page Count	02
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ARTICLES OF INCORPORATION
OF
EXCEL RECEIVABLE SOLUTIONS, INC.

The undersigned, acting as the incorporator of Excel Receivable Solutions, Inc. under the Florida Business Corporation Act, adopts the following Articles of Incorporation:

ARTICLE I. NAME

The name of the corporation is: Excel Receivable Solutions, Inc.

ARTICLE II. PRINCIPAL OFFICE AND MAILING ADDRESS

The principal business office and mailing address of the corporation is 3010 W. Chapin Avenue, Tampa, Florida 33611.

ARTICLE III. INITIAL BOARD OF DIRECTORS

The corporation shall have one director initially. The number of directors may be either increased or decreased from time to time, as provided in the bylaws. The name and street address of the initial director are:

Anthony DeBenedictis
3010 W. Chapin Avenue
Tampa, Florida 33611

ARTICLE IV. CAPITAL STOCK

The number of shares of capital stock that the corporation is authorized to issue is 10,000 shares of common stock, having a par value of \$.01 per share.

ARTICLE V. COMMENCEMENT OF EXISTENCE

The existence of the corporation will commence at the time and on the date these Articles of Incorporation are filed with the Florida Department of State.

Robert C. Rasmussen
100 S. Ashley Drive, Suite 1300
Tampa, FL 33602
(813) 229-3333
Florida Bar No. 194143

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ARTICLE VI. INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation is 3010 W. Chapin Avenue, Tampa, Florida 33611, and the name of the corporation's initial registered agent at that address is Anthony DeBenedictis.

ARTICLE VII. INCORPORATOR

The name and street address of the incorporator are:

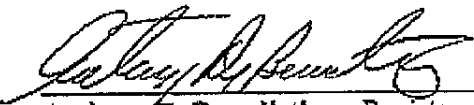
Robert C. Rasmussen
100 South Ashley Drive, Suite 1300
Tampa, Florida 33602

The incorporator assigns to this corporation his rights under Section 607.0201, Florida Statutes, to constitute a corporation, and he assigns to those persons designated by the Board of Directors any rights he has as incorporator to acquire any of the capital stock of this corporation; this assignment shall become effective on the date corporate existence begins.


Robert C. Rasmussen, as incorporator

July 29, 2002
Date

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.


Anthony DeBenedictis, as Registered Agent

July 29, 2002
Date

2268-004*B Articles of Incorporation

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