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CF CORPORATION SYSTEM

Requestor's Name
660 EAST JEFFERSON STREET

Address
TALLAHASSEE FL 32301 222-1092

City State Zip Phone

CORPORATION(S) NAME

80000017622923
-03/29/96--01035--031
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Florida Credit + Collections Bureau

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STATE OF FLORIDA
ARTICLES OF INCORPORATION
OF

FLORIDA CREDIT & COLLECTIONS BUREAU, INC.

FIRST: The corporate name that satisfies the requirements of Section 607.0401 is:

FLORIDA CREDIT & COLLECTIONS BUREAU, INC.

SECOND: The address of the principal office and the mailing address of the corporation is: 220 West Garden Street, Suite 203, Pensacola, Florida 32501

THIRD: The number of shares the corporation is authorized to issue is: 100,000 shares of \$1.00 par value common stock.

FOURTH: The street address of the initial registered office of the corporation is c/o C T Corporation System, 1200 South Pine Island Road, City of Plantation, Florida 33324, and the name of its initial registered agent at such address is C T Corporation System.

FIFTH: The number of directors constituting the initial board of directors of the corporation is one, and the names and addresses of the persons who are to serve as directors until the first annual meeting of shareholders or until their successors are elected and shall qualify are:

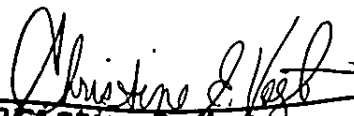
<u>NAME</u>	<u>ADDRESS</u>
Ronald J. Armstrong	1 Mulberry St. East Ellijay, GA 30539


SIXTH: The names and addresses of the incorporators are:

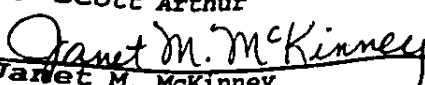
<u>NAME</u>	<u>ADDRESS</u>
Christine Vogt	CT Corporation System 1201 Peachtree St., Ste 1240 Atlanta, GA 30361
S. Scott Arthur	CT Corporation System 1201 Peachtree St., Ste 1240 Atlanta, GA 30361
Janet M. McKinney	CT Corporation System 1201 Peachtree St., Ste 1240

The undersigned has executed these Articles of Incorporation

This 28 day of March, 1996.


Christine E. Vogt


S. Scott Arthur

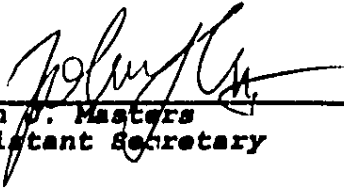

Janet M. McKinney

Acceptance by the Registered Agent as required in Section
607.0501 (3) F.S.: C T Corporation System is familiar with and
accepts the obligations provided for in Section 607.0505.

C T CORPORATION SYSTEM

Dated March 28, 1996.

By


John P. Masters
Assistant Secretary

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