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Attys' Trust
Collection
Systems
2639 No. Andrews Ave
Wilton Manors, FL 33311

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CORPORATION NAME(S) & DOCUMENT NUMBER(S), (if known):

- NATIONAL CREDIT & COLLECTIONS Bureau, Inc.
(Corporation Name) (Document #)
- (Corporation Name) (Document #)
- (Corporation Name) (Document #)
- (Corporation Name) (Document #)

- Walk in Pick up time _____ Certified Copy
 Mail out Will wait Photocopy Certificate of Status

NEW FILINGS	
<input type="checkbox"/>	Profit
<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/ Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

SECRETARY OF STATE
TALLAHASSEE, FLORIDA
97 DEC -5 PM 4:27
FILED

P. Hall
DEC - 8 1997

Examiner's Initials

ARTICLES OF INCORPORATION FILED
of
NATIONAL CREDIT & COLLECTIONS BUREAU, INC. -5 PM 4:27

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

THE UNDERSIGNED SUBSCRIBER to these Articles of Incorporation is a person competent to contract and hereby forms a Corporation for Profit pursuant to Chapter 607, The Florida Statutes.

ARTICLE 1-NAME

The name of this Corporation is **NATIONAL CREDIT & COLLECTIONS BUREAU, INC.**

ARTICLE 2-PURPOSE OF CORPORATION

The Corporation shall engage in any activity or business permitted under the laws of the United States of America and of the State of Florida.

ARTICLE 3-PRINCIPAL OFFICE

The address of the principal office of this Corporation is 2639 No. Andrews Avenue, Wilton Manors, Florida 33311. The mailing address is the same.

ARTICLE 4-INCORPORATOR

The name and street address of the Incorporator of this Corporation is:

RICHARD D. GERSTL
2639 No. Andrews Avenue,
Wilton Manors, Florida 33311

ARTICLE 5-PRESIDENT

The initial President of the Corporation shall be as follows:

RICHARD D. GERSTL
2639 No. Andrews Avenue,
Wilton Manors, Florida 33311

ARTICLE 6-CORPORATE CAPITALIZATION

A. The maximum number of shares that this Corporation is authorized to have outstanding at any time is SEVEN-THOUSAND FIVE-HUNDRED (7,500) shares of common stock, each having the par value of ONE DOLLAR (\$1.00).

B. No holder of shares of stock of any class shall have

any pre-emptive right to subscribe to or purchase any additional shares of any class, or any bonds or convertible securities of any nature; provided, however, that the Board of Directors may, in authorizing the issuance of shares of stock of any class, confer any pre-emptive right that the Board of Directors may deem advisable in connection with such issuance.

C. The Board of Directors of the Corporation may authorize the issuance from time to time of shares of its stock of any class, whether now or hereafter authorized, or securities convertible into shares of its stock of any class, whether now or hereafter authorized, for such consideration as the Board of Directors may deem advisable, subject to such restrictions or limitations, if any as may be set forth in the bylaws of the Corporation.

D. The Board of Directors of the Corporation may, by articles supplementary, classify or reclassify any unissued stock from time to time by setting or changing the preferences, conversions or other rights, voting powers, restrictions, limitations as to dividends, qualifications, or terms of conditions of redemption of the stock.

ARTICLE 7-SUB-CHAPTER S CORPORATION

The Corporation may elect to be an S Corporation, as provided in Sub-Chapter S of the Internal Revenue Code, as amended.

A. The shareholders of this Corporation may elect and, if elected, shall continue such election to be an S Corporation as provided in Sub-Chapter S of the Internal Revenue Code, as amended, unless the shareholders of the Corporation unanimously agree otherwise in writing.

B. After this Corporation has elected to be an S Corporation, none of the shareholders of this Corporation, without the written consent of the other shareholder of this Corporation shall take any action, or make any transfer or other disposition of the shareholders' shares of stock in the Corporation, which will result in the termination or revocation of such election to be an S Corporation, as provided in Sub-Chapter S of the Internal Revenue Code, as amended.

C. Once the Corporation has elected to be an S Corporation, each share of stock issued by this Corporation shall contain the following legend:

"The share of stock represented by this certificate cannot be transferred if such transfer would void the election of the Corporation to be taxed under Sub-Chapter S of the Internal Revenue Code, as amended."

ARTICLE 8-POWERS OF CORPORATION

The Corporation shall have the same powers as an individual to do all things necessary or convenient to carry out its business and affairs, subject to any limitation or restrictions imposed by applicable law or these Articles of Incorporation.

ARTICLE 9-TERM OF EXISTENCE

This Corporation shall have perpetual existence.

ARTICLE 10-TITLE

The Corporation, to the extent permitted by law, shall be entitled to treat the person in whose name or right is registered on the books of the Corporation as the owner thereto, for all purposes, and shall not be bound to recognize any equitable or other claim to, or interest in, such share or right on the part of any other person, whether or not the Corporation shall have notice thereof.

ARTICLE 11-REGISTERED OFFICE
AND REGISTERED AGENT

The initial address of the registered office of this Corporation is 2639 No. Andrews Avenue, Wilton Manors, Florida 33311. The name and address of the registered agent of this Corporation is RICHARD D. GERSTL, whose business address is 2639 No. Andrews Avenue, Wilton Manors, Florida 33311.

ARTICLE 12-BYLAWS

The Board of Directors of the Corporation shall have the power, without the assent or vote of the shareholders, to make, alter, amend or repeal the Bylaws of the Corporation, but the affirmative vote of a number of directors equal to a majority of the number who would constitute a full Board of Directors at the time of such action shall be necessary to take any action for the making, alteration, amendment or repeal of the bylaws.

ARTICLE 13-EFFECTIVE DATE

These Articles of Incorporation shall be effective immediately upon approval of the Secretary of State, State of Florida.

ARTICLE 14-AMENDMENT

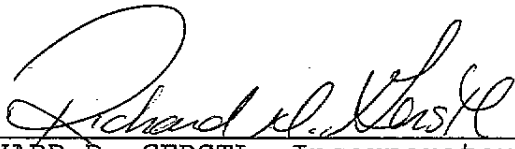
The Corporation reserves the right to amend, alter, change or repeal any provision contained in these Articles of Incorporation, or in any amendment hereto, or to add any provision to other Articles of Incorporation or to any amendment hereto, in any manner now or hereafter prescribed or permitted by the provisions of any applicable statute of the State of Florida, and all rights conferred upon shareholders in these

Articles of Incorporation or any amendment hereto are granted **FILED**
subject to this reservation.

97 DEC -5 PM 4:27
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

IN WITNESS WHEREOF, I have hereunto set my hand and seal,
acknowledged and filed the foregoing Articles of Incorporation
under the laws of the State of Florida, this 1st day of
December, 1997.

-seal-


RICHARD D. GERSTL, Incorporator

STATE OF FLORIDA :
: ss.
COUNTY OF BROWARD :

BE IT REMEMBERED that on this the 1st day of December,
1997, there personally appeared before me, a Notary Public,
RICHARD D. GERSTL, who is personally known to me, and he
acknowledged that he executed the foregoing Articles of
Incorporation of NATIONAL CREDIT & COLLECTIONS BUREAU, INC..
a Florida For Profit Corporation, for the purposes therein
expressed.

WITNESS MY HAND AND SEAL IN THE JURISDICTION AFOREMENTIONED.

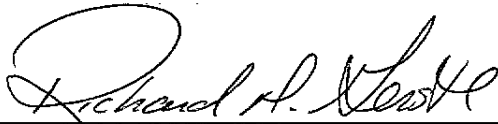


ROBERT F EIMERS
My Commission CC450338
Expires Apr. 03, 1999
Bonded by HAI
800-422-1555


NOTARY PUBLIC-State of Florida

ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF INCORPORATION

RICHARD D. GERSTL, having a business office identical with
the registered office of the Corporation named above, and having
been designated as the Registered Agent in the above and
foregoing Articles of Incorporation, is familiar with and accepts
the obligations of the position of Registered Agent under Section
607.0505, Florida Statutes. Dated this the 1st day of December,
1997.


RICHARD D. GERSTL
Registered Agent