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DOUGLAS W. NEWAY, ESQUIRE

Attorney at Law

603 Bachin Street

Orlando, Florida 32806

(407) 649-9964

June 6, 1995

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Department of State
Divisions of Corporations
409 E. Gaines Street
Tallahassee, Florida 32399

SUBJECT: UNITED STATES RECOVERY, INC.

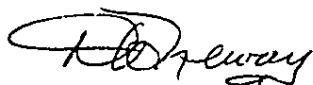
Dear Sir/Madam:

Enclosed please find the following:

1. The original Articles of Incorporation for UNITED STATES RECOVERY, INC., a for-profit corporation formed under the Florida Business Corporation Act.
2. A certificate of designation of registered agent signed by the registered agent.
3. One copy of the Articles of Incorporation for certification.
4. A check in the amount of \$122.50 to cover the cost of filing.

Please return the certified copy of the Articles of Incorporation to me in the enclosed self addressed stamped envelope, which I have provided for your convenience.

Sincerely,



DOUGLAS W. NEWAY, ESQ.

DWC
6-14-95

FILED
95 JUN -9 AM 11:55
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED

**ARTICLES OF INCORPORATION
OF
UNITED STATES RECOVERY, INC.**

95 JUN -9 AM 11:56
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE ONE

NAME

The name of the Corporation is UNITED STATES RECOVERY, INC..

ARTICLE TWO

PRINCIPAL OFFICE

The address of the initial principal place of business of the Corporation is 603 Raehn Street, Orlando, Florida 32806. The mailing address of the corporation is the same.

ARTICLE THREE

CAPITAL STOCK

The number of shares of stock that the Corporation is authorized to have outstanding at any one time is five hundred (500) shares, all of which shall be common shares with a par value of one (\$1.00) dollar.

ARTICLE FOUR

INITIAL REGISTERED AGENT AND ADDRESS

As set forth in the registered agent's written acceptance of his appointment, which is delivered to the Department of State with these Articles of Incorporation, the Corporation's initial registered office is located at 603 Raehn Street, Orlando, Florida 32806. The Corporation's initial registered agent at that office is Douglas W. Neway, Esq..

ARTICLE FIVE

PURPOSE

The purposes for which the Corporation is organized are to own and operate collection related businesses which it deems appropriate and any and all other lawful businesses within the State of Florida.

ARTICLE SIX

DURATION

The term of existence of the Corporation is perpetual.

ARTICLE SEVEN

DIRECTORS

The initial Board of Directors of the Corporation shall consist of one member, whose name and address is :

Lisa Neway

603 Raehn Street
Orlando, Florida 32806

ARTICLE EIGHT

INCORPORATOR

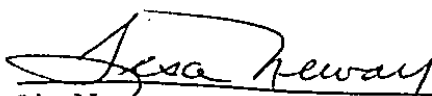
The name and street address of the incorporator is as follows:

Lisa Neway

603 Raehn Street
Orlando, Florida 32806

The undersigned has executed these Articles of Incorporation this 8 day of June, 1995.

Signed:



Lisa Neway, INCORPORATOR

CERTIFICATION OF DESIGNATION
OF REGISTERED AGENT/REGISTERED OFFICE

FILED

95 JUN -9 AM 11:56

Pursuant to the provisions of Section 607.0501 of the Florida Business Corporation Act, the undersigned Corporation, organized and existing under the laws of the State of Florida, submits the following statement in designating its registered office and registered agent, in the State of Florida.

1. The name of the Corporation is UNITED STATES RECOVERY, INC..
2. The name and address of the registered agent and office of the Corporation is:

Douglas W. Neway, Esq.
603 Raehn Street
Orlando, Florida 32819

UNITED STATES RECOVERY, INC.

BY: Lisa Neway
LISA NEWAY, INCORPORATOR

DATE: 6-8-95

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.

Douglas W. Neway
DOUGLAS W. NEWAY, ESQ.

DATED: 6-8-95