Electronic Articles of Incorporation For

P01000047147 FILED May 10, 2001 Sec. Of State

THE BRADFORDE TRUST RECEIVABLES MANAGEMENT DIVISION, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

THE BRADFORDE TRUST RECEIVABLES MANAGEMENT DIVISION, INC.

Article II

The principal place of business address:

7120 PATRONIS DRIVE SUITE 707 PANAMA CITY BEACH, FL. 32408

The mailing address of the corporation is:

7120 PATRONIS DRIVE SUITE 707 PANAMA CITY BEACH, FL. 32408

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

1000

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Article V

The name and Florida street address of the registered agent is:

MICHAEL P CANCIENNE JR. 7120 PATRONIS DRIVE SUITE 707 PANAMA CITY BEACH, FL. US 32408

I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: MICHAEL P. CANCIENNE, JR.

Article VI

The name and address of the incorporator is:

MICHAEL P. CANCIENNE, JR. 7120 PATRONIS DRIVE SUITE 707 PANAMA CITY BEACH, FL 32408

Incorporator Signature: MICHAEL P. CANCIENNE, JR.