

Florida Department of State

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FLORIDA PROFIT CORPORATION OR P.A.

800 Credit Hotline, Inc.

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07/03/2001

Articles of Incorporation

Of

800 Credit Hotline, Inc.

THE UNDERSIGNED, acting as the sole incorporator of 800 Credit Hotline, Inc. ("Corporation") under the Florida Business Corporation Act hereby adopts the following Articles of Incorporation:

ARTICLE I Name

The name of the Corporation is:

800 Credit Hotline, Inc.

ARTICLE II Shares

The total number of shares which the Corporation shall have the authority to issue shall be fifty thousand (50,000) shares, consisting of a single class of common stock having a par value of \$.01 per share.

ARTICLE III Board of Directors

The number of directors constituting the initial Board of Directors is three. The names and business address of the initial directors are as follows:

Name Robert M. Anderson, Jr., Co-Chairman & President.	Address 12952 N. Dale Mabry Highway Tampa, FL 33618
Raul Vazquez, Co-Chairman & CEO.	12952 N. Dale Mabry Highway

Тапра, FL 33618

Michael Vazquez, VP & Secretary. 12952 N. Dale Mabry Highway Tampa, FL 33618

The number of directors may be increased or decreased from time to time as provided in the Bylaws, but in no event shall the number of directors be less than one (1).

ARTICLE IV Principal Office and Mailing Address

The address of the principal office and the mailing address of the Corporation is 12952 N. Dale Mabry Highway, Tampa, Florida 33618. The location of the principal office shall be subject to changes as may be provided in Bylaws duly adopted by the Corporation.

ARTICLE V Initial Registered Office and Agent

The address of the initial registered office of the Corporation is 100 N. Tampa Street, Suite 2700, Tampa Florida 33602. The initial registered agent at such address is Steven W. Vazquez.

ARTICLE VI Incorporator

The name and address of the sole incorporator of the Corporation is as follows: Steven W. Vazquez, 100 N. Tampa Street, Suite 2700, Tampa Florida 33602.

IN WITNESS WHEREOF, these Articles of Incorporation have been signed by the undersigned Incorporator as of the 3d day of July, 2001.

Steven W. Vazquez, Incorporator

Steven W. Vazquez, Esquire Florida Bar #0003042 Foley & Lardner 100 N. Tampa Street, Suite 2700 Tampa, Florida 33602 Phone 813-229-2300

Acceptance of Appointment By Initial Registered Agent

THE UNDERSIGNED, having been named in Article V of the foregoing Articles of Incorporation as the initial registered agent at the office designated therein, hereby accepts such appointment and agrees to act in such capacity. The undersigned hereby states that it is familiar with, and hereby accepts, the obligations set forth in Section 607.0505, Florida Statutes, and the undersigned will further comply with any other provisions of law made applicable to it as the registered agent of 800 Credit Hotline, Inc.

DATED:

July 3, 2001

Steven W. Vazquez

SECRETARY OF STATE
DIVISION OF CORPORATIONS