Electronic Articles of Incorporation For

P01000070669 FILED July 18, 2001 Sec. Of State

ADVANTAGE INTERNATIONAL DEBT RECOVERY SERVICES, 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:

ADVANTAGE INTERNATIONAL DEBT RECOVERY SERVICES, INC.

Article II

The principal place of business address:

9380 S.W. 72 STREET SUITE B-230 MIAMI, FL. 33173

The mailing address of the corporation is:

9380 S.W. 72 STREET SUITE B-230 MIAMI, FL. 33173

Article III

The purpose for which this corporation is organized is:

DEBT COLLECTION SERVICES

Article IV

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

100

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Article V

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

LARRY A HARSHMAN 9380 S.W. 72 STREET B-230 MIAMI, FL. 33173

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

Registered Agent Signature: LARRY A. HARSHMAN

Article VI

The name and address of the incorporator is:

LARRY A. HARSHMAN 9380 S.W. 72 STREET MIAMI, FL 33173

Incorporator Signature: LARRY A. HARSHMAN