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LAW OFFICES OF
LUDOVICI & LUDOVICI

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A Professional Association
Established 1959

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August 8, 2001

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

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-08/10/01--01048--004
*****78.75 *****78.75

Re: Articles of Incorporation

Dear Gentlemen:

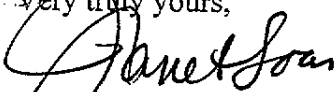
Enclosed are the original and duplicate copy of the Articles of Incorporation of this proposed corporation.

The duplicate copy has been subscribed and acknowledged by the subscribers in the same manner as the original. Please endorse your approval of the Articles of Incorporation on the duplicate copy, certify, and return to this office in the enclosed envelope.

A check in the amount of \$78.75 is enclosed payable to the Department of State, to cover the following:

Filing Fee	\$ 35.00
Certified Copy	8.75
Registered Agent Fee	35.00
Total	<hr/> \$ 78.75

Very truly yours,



Janet Loar
Legal Assistant

/j1

Enclosures

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FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

PS
8/14/01

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01 AUG 10 PM 3:43

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
JUDGEMENT RECOVERY OF FLORIDA, INC.

The undersigned subscribers to these Articles of Incorporation, each a natural person competent to contract, hereby form a corporation under the laws of the State of Florida.

ARTICLE I - NAME

The name of this corporation is JUDGEMENT RECOVERY OF FLORIDA, INC.

ARTICLE II - NATURE OF BUSINESS

The general nature of business to be transacted by this corporation shall be to manufacture, purchase, or otherwise acquire and to own, mortgage, pledge, sell, assign, transfer, or otherwise dispose of, and to invest in, trade in, deal in and with goods, wares, merchandise, real and personal property, and services, of every class, kind, and description; except that it is not to conduct a banking, safe deposit, trust, insurance, surety, express, railroad, canal, telegraph, telephone, or cemetery company, a building and loan association, mutual fire insurance association, fraternal benefit society, cooperative association, state fair or exposition. The corporation may carry on any lawful business necessary or incidental to the attainment of the objectives of the corporation.

ARTICLE III - POWERS

The powers herein granted to the corporation shall not be construed as any limitation upon the powers of the corporation but shall be in addition to the powers conferred by law. The corporation shall have the power to do the following:

1. To invest its funds in real estate, mortgages, stock, bonds or any other type of investment and to own or lease real or personal property necessary for or incidental to the rendering of professional services;

2. To sue and to be sued and appear and defend all acts and proceedings in its corporate name to the same extent as a natural person;

3. To adopt and use a common corporate seal and alter the same;

4. To appoint such officers, agents, and employees as its affairs shall require and allow them suitable compensation;

5. To make and enter into all contracts necessary and proper for the conduct of its business;

6. To purchase the corporate assets of any other corporation;

7. To take, hold, sell, and convey such property as may be necessary in order to obtain or secure payment of any indebtedness or liability to it;

8. To guarantee, endorse, purchase, hold, sell, transfer, mortgage, pledge, or otherwise dispose of the shares of the capital stock or any bonds or other evidences of indebtedness created by any other corporation of this State or any other State or Government; while owner of such stock to exercise all the rights, powers, and privileges of ownership, including the right to vote such stock;

9. To purchase, hold, sell, and transfer shares of its own capital stock or any of its own capital stock, but it cannot purchase any of its own capital stock except from the surplus of its assets over its liabilities, including capital. Shares of its own capital stock owned by the corporation shall not be voted directly or indirectly or counted as outstanding stock for the purposes of any stockholders' quorum or vote;

10. To contract debts and borrow money at such rates of interest not to exceed the lawful interest rate and upon such terms as it or its Board of Directors may deem necessary or expedient and shall authorize or agree upon. Issue and sell or pledge bonds, debentures, notes, and other evidence of indebtedness whether secured or unsecured, and execute such mortgages or other instruments or encumbrances upon its property or credit to secure the payment of money borrowed or owing by it, as occasion may require and the Board of

Directors deem expedient. To transfer corporate property of every kind and nature belonging to the corporation, as security for the payment of any bonds, notes, debts, or other evidence of indebtedness of the corporation.

ARTICLE IV - CAPITAL STOCK

The maximum number of shares of stock which this corporation is authorized to have outstanding at any time shall be 100 shares of common stock having a par value of ONE AND NO/100 DOLLAR(S) (\$1.00).

The capital stock may be paid for in property, labor, or services, at a just valuation to be fixed by the incorporators, or by the Directors at a meeting called for such purpose, or at the organizational meeting.

Property, labor, or services may also be purchased or paid for with the capital stock at a just valuation of said property, labor or services, to be fixed by the Directors of the company. Stock in other corporations or going businesses may be purchased by the corporation in return for the issuance of its capital stock and said purchase shall be on such basis and for such consideration and the issuance of so much of the capital stock as the Directors of the company may decide.

ARTICLE V - INITIAL CAPITAL

The amount of capital with which this corporation may begin business shall not be less than ONE HUNDRED DOLLARS (\$100.00).

ARTICLE VI - TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VII - ADDRESS

The initial street address of the principal office of this corporation shall be 28919 South Dixie Highway, Homestead, Florida 33033.

ARTICLE VIII - DIRECTORS

This Corporation shall have two (2) Directors initially. The number of Directors may be increased or diminished from time to time, pursuant to the by-laws adopted by stockholders, but shall never be less than one.

ARTICLE IX - INITIAL DIRECTORS

The names and street addresses of the members of the first Board of Directors are as follows:

<u>NAME</u>	<u>ADDRESS</u>
LINDA WILLIS	28919 South Dixie Highway, Homestead, Florida 33033
JOHN PHILIP VASCONCELLOS	28919 South Dixie Highway, Homestead, Florida 33033

ARTICLE X - SUBSCRIBERS

The names and street addresses of the subscribers of these Articles of Incorporation, the number of shares of stock they agree to take, and the value of the consideration therefore are as follows:

<u>NAMES:</u>	<u>ADDRESS:</u>	<u>SHARES:</u>	<u>VALUE:</u>
LINDA WILLIS	28919 South Dixie Highway Homestead, Florida 33033	50	\$1.00
JOHN PHILIP VASCONCELLOS	28919 South Dixie Highway Homestead, Florida 33033	50	\$1.00

ARTICLE XI - OFFICERS

The names and street addresses of the officers of this corporation who shall hold office for the first year of the existence of the corporation and until their successors are elected or appointed and shall have qualified are as follows:

<u>NAME:</u>	<u>TITLE:</u>	<u>ADDRESS:</u>
LINDA WILLIS	President and Secretary	28919 South Dixie Highway Homestead, Florida 33030


ARTICLE XII - REGISTERED AGENT

The registered agent of this corporation to accept service of process within this state shall be JOHN PHILIP VASCONCELLOS at 28919 South Dixie Highway, Homestead, Florida 33033.

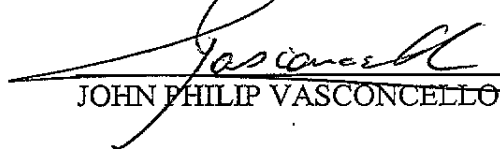
ARTICLE XIII - AMENDMENT

These Articles of Incorporation may be amended in a manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the Stockholders, and approved at a Stockholders' meeting by FIFTY PERCENT (50%) of the voting capital stock, unless all the Directors and all Stockholders sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 6th day of AUGUST, 2001.



LINDA WILLIS



JOHN PHILIP VASCONCELLOS

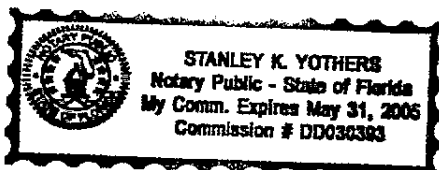
STATE OF FLORIDA)
) SS
COUNTY OF MIAMI-DADE)

The foregoing instrument was acknowledged before me the 6th day of AUGUST, 2001 by LINDA

WILLIS and JOHN PHILIP VASCONCELLOS, who () are personally know to me or () have produced

DRIVERS LICENSE and DRIVERS LICENSE as identification, and who did take oath.


Notary Seal:





NOTARY PUBLIC
STATE OF FLORIDA AT LARGE

Having been named to accept service of process for the above stated corporation, at the place set forth in this certificate, I hereby accept said designation and agree to comply with the provisions of said Act relative to keeping open said office.


JOHN PHILIP VASCONCELLOS
Registered Agent

FILED
01 AUG 10 PM 3:43
SECRETARY OF STATE
TALLAHASSEE, FLORIDA