P010000 86992

CAREY, O'MALLEY, WHITAKER & MANSON, P.A.

ATTORNEYS AT LAW

712 S. OREGON AVENUE TAMPA, FLORIDA 33606

MICHAEL R. CAREY

DOUGLAS P. MANSON

RANDALL P. MUELLER

ANDREW M. O'MALLEY

DAVID M. PEARCE

JANE ELLEN VINCI

DANIEL D. WHITAKER

TELEPHONE: (813) 250-0577 FACSIMILE: (813) 250-9898

August 30, 2001

Corporate Records Bureau Division of Corporations Florida Department of State Post Office Box 6327 Tallahassee, Florida 32314

200004565692---1 -08/31/01--01040--004 ******78.75 ******78.75

Re:

Worldwide Adjusters & Collections, Inc.

To Whom It May Concern:

Enclosed are two originals of Articles of Incorporation for the above-named corporation. Please file one original and certify and return one original to me.

Also enclosed is our firm check in the amount of \$78.75, to cover the following costs:

1.	Filing fee	\$35.00
2.	Designation of Registered Agent	35.00
3.	Certified copy of Charter	8.75
	Total	\$78.75

Thank you. If you have any questions, please give me a call.

Sincerely,

CAREY, O'MALLEY, WHITAKER & MANSON, P.A.

Mancy Barnes, Paralegal

NRB/co Enclosures

Worldwide Adjusters & Collections, Inc.

CC: 225.742a

AUG 31 AN 8: 55

d pan

FILED

ARTICLES OF INCORPORATION

OF

01 AUG 31 AM 8:55

WORLDWIDE ADJUSTERS & COLLECTIONS, INC.

- SECRETARY OF STATE TALLAHASSEE FLORIDA

The undersigned hereby organizes a corporation for profit under the provisions of the Florida Business Corporation Act, and pursuant to the following Articles of Incorporation.

ARTICLE 1

<u>Name</u>

The name of this corporation is: Worldwide Adjusters & Collections, Inc.

ARTICLE 2

Principal Address / Mailing Address

The principal address and the mailing address of this corporation are 601 South Fremont Avenue, Tampa, Florida 33606.

ARTICLE 3

Shares

This corporation is authorized to issue Seven Thousand Five Hundred (7,500) shares of One Dollar (\$1.00) par value common stock.

ARTICLE 4

Initial Registered Office and Agent

The street address of the initial registered office of this corporation is 712 South Oregon Avenue, Tampa, Florida 33606 and the name of the initial registered agent of this corporation at that address is Michael R. Carey.

ARTICLE 5

Incorporator

The name and address of the person signing these Articles are:

Philip Rappa 601 South Fremont Avenue Tampa, Florida 33606

ARTICLE 6

Initial Board of Directors

This corporation shall have one (1) director initially. The number of directors may be either increased or diminished from time to time by the Bylaws, but shall never be less than one (1). The name and address of the initial director of this corporation are:

Philip Rappa 601 South Fremont Avenue Tampa, Florida 33606

The method of election of directors will be as stated in the Bylaws.

ARTICLE 7

Indemnification

The corporation may enter into indemnification agreements and adopt Bylaw provisions for indemnification of any officer or director, or any former officer or director, or may provide, at the corporation's election, for indemnification of any officer or director, or any former officer or director, without agreement or Bylaw provisions to the full extent permitted by law. The corporation shall not be subject to court-ordered indemnification pursuant to Section 607.0850(9), Florida Statutes.

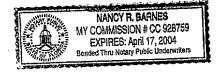
IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation, this day of August, 2001.

Philip Rappa

STATE OF FLORIDA COUNTY OF HILLSBOROUGH

The foregoing instrument was acknowledged before me this 30 hday of August, 2001 by Philip Rappa.

SEAL



Type, Print or Stamp Name of Notary

Personally known ______
or Produced Identification _____

Type of Identification Produced Fr. Drum Lie

R100-673-48-052-0

Acceptance of Registered Agent

Having been named as registered agent to accept service of process for the above-stated corporation at the place designated in this certificate, I hereby accept the appointment of 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.

Michael R. Carey

712 South Oregon Avenue

Mukeel R. Cray

Tampa, Florida 33606

20-MRC-48

O1 AUG 31 AM 8; 55
SECRETARY OF STATE
SALLAHASSEE FLORID