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KRISTOPHER E. FERNANDEZ

Attorney at Law

Post Office Box 10563
Tampa, Florida 33679-0563

EFFECTIVE DATE

2-22-02

Telephone (813) 832-6340

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February 22, 2002

Department of State
Corporate Records Division
P.O. Box 6327
Tallahassee, Florida 32314

FILED
02 FEB 25 AM 9:55
SECRETARY OF STATE
TALLAHASSEE FLORIDA

Re: Allstate Asset Recovery, Inc.

400005000884--2
-02/25/02--01060--008
*****70.00 *****70.00

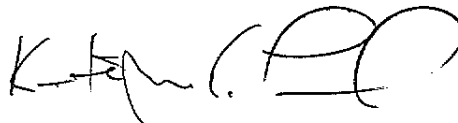
Dear Sir/Madam:

Enclosed for filing is the following:

1. Articles of Incorporation for the above-referenced entity.
2. Acceptance by Registered Agent and Registered Office.
3. Law firm operating account check in the amount of \$70.00 to cover the fees for filing the Articles of Incorporation, designation and acceptance by registered agent, and certified copy of document.

Enclosed you will also find a photocopy of the Articles. Please return this to me with the filing date stamped on it.

Very truly yours,



Kristopher E. Fernandez

Enclosures

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EFFECTIVE DATE

2-22-02

ARTICLES OF INCORPORATION

OF

ALLSTATE ASSET RECOVERY, INC.

The undersigned, acting as incorporator, hereby adopts these Articles of Incorporation and forms a for-profit corporation (the "Corporation") under the laws of the State of Florida, as follows:

1. NAME

The name of the Corporation is:

Allstate Asset Recovery, Inc.

2. TERM OF EXISTENCE

The date when the corporate existence shall commence shall be February 22, 2002, and the Corporation shall have perpetual existence thereafter.

3. PURPOSE

The purpose for which the Corporation is organized is to transact any and all business for which a corporation may be incorporated under Florida laws, including the ownership and operation of real property.

4. CAPITAL STOCK

The Corporation shall have the authority to issue 100 shares of common stock, in one class only, each with a par value of \$1.00.

5. REGISTER AGENT AND OFFICE
PRINCIPAL OFFICE AND ADDRESS

The registered agent of the Corporation shall be Kristopher E. Fernandez, Esquire.

The registered office address shall be 307 South Boulevard, Suite D, Tampa, Florida 33606.

The principal place of business will be 12604 River Birch Dr., Riverview, Florida 33569. The mailing address of the Corporation shall be the same.

6. BOARD OF DIRECTORS

The initial Board of Directors shall have one member whose name and address is as follows:

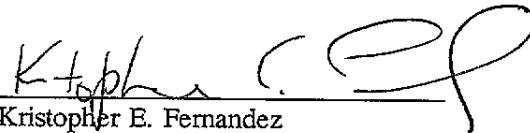
Vivienne Bramwell-Gordon, 12604 River Birch Drive, Riverview, Florida 33569

The number of directors may be raised or lowered by amendment of the bylaws of the Corporation, but shall in no case be less than one.

7. INCORPORATOR

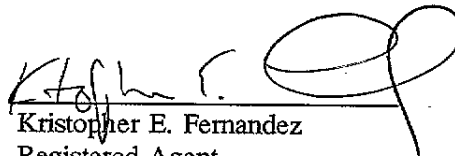
The incorporator of this Corporation is Kristopher E. Fernandez whose address is 307 S. Boulevard, Suite D, Tampa, Florida 33606.

In witness thereof, the undersigned incorporator has executed these Article of Incorporation this 21st day of February, 2002.


Kristopher E. Fernandez

ACCEPTANCE BY REGISTERED AGENT AND REGISTERED OFFICE

Having been named Registered Agent and designated to accept service of process for Allstate Asset Recovery, Inc. at 307 South Boulevard, Suite D, Tampa, Florida 33606, I hereby agree to act in this capacity. I further agree to comply with all the provisions of all the statutes relative to the proper and complete performance of my duties. I am familiar with and accept the obligations provided for in Section 607.325, Florida Statutes.


Kristopher E. Fernandez
Registered Agent

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SECRETARY OF STATE
TALLAHASSEE FLORIDA