

**Electronic Articles of Incorporation  
For**

**P02000028497  
FILED  
March 15, 2002  
Sec. Of State**

AMERICA'S COLLECTION EXPERTS, 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:

AMERICA'S COLLECTION EXPERTS, INC.

**Article II**

The principal place of business address:

10151 UNIVERSITY BLVD.  
#204  
ORLANDO, FL. 32817

The mailing address of the corporation is:

10151 UNIVERSITY BLVD.  
#204  
ORLANDO, FL. 32817

**Article III**

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

**Article IV**

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

**Article V**

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

LYNN J ULLOA  
7523 ALOMA AVENUE  
#203-B  
WINTER PARK, FL. 32792

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

Registered Agent Signature: LYNN J ULLOA

**Article VI**

The name and address of the incorporator is:

NICHOLAS T. DORE  
7523 ALOMA AVENUE #202 WINTER PARK, FL 32792

Incorporator Signature: NICHOLAS T. DORE

**Article VII**

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P  
NICHOLAS T DORE  
7523 ALOMA AVENUE #202  
WINTER PARK, FL. 32792

Title: V  
LYNN J ULLOA  
7523 ALOMA AVENUE #203-B  
WINTER PARK, FL. 32792