

**Electronic Articles of Incorporation
For**

**P02000049620
FILED
May 06, 2002
Sec. Of State**

CHECKMATE CREDIT 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:

CHECKMATE CREDIT RECOVERY SERVICES INC.

Article II

The principal place of business address:

100 E. LINTON BOULEVARD
SUITE 301-A
DELRAY BEACH, FL. 33483

The mailing address of the corporation is:

100 E. LINTON BOULEVARD
SUITE 301-B
DELRAY BEACH, FL. 33483

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:

500

Article V

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

TERRY L GILBEAU
100 E. LINTON BOULEVARD
SUITE 301-B
DELRAY BEACH, FL. 33483

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

Registered Agent Signature: TERRY L. GILBEAU

Article VI

The name and address of the incorporator is:

TERRY L. GILBEAU
100 E. LINTON BOULEVARD
SUITE 301-B
DELRAY BEACH FL 33483

Incorporator Signature: TERRY L. GILBEAU