

**Electronic Articles of Incorporation
For**

P03000010638
FILED
January 29, 2003
Sec. Of State

NEW EQUICREDIT CORPORATION OF AMERICA

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:

NEW EQUICREDIT CORPORATION OF AMERICA

Article II

The principal place of business address:

25508 MARSH LANDING PARKWAY
PONTE VEDRA BEACH, FL. 32082

The mailing address of the corporation is:

25508 MARSH LANDING PARKWAY
PONTE VEDRA BEACH, FL. 32082

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:

1

Article V

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

NATALIE J HARRIS
25508 MARSH LANDING PARKWAY
PONTE VEDRA BEACH, FL. 32082

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

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Registered Agent Signature: NATALIE J. HARRIS

Article VI

The name and address of the incorporator is:

NATALIE J. HARRIS
25508 MARSH LANDING PARKWAY
PONTE VEDRA BEACH, FL 32082

Incorporator Signature: NATALIE J. HARRIS

Article VII

The effective date for this corporation shall be:

01/29/2003