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(Business Entity Name)

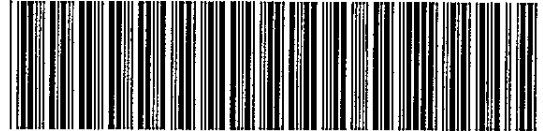
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Transmittal Letter

Department of State
Division of Corporations
PO Box 6327
Tallahassee, FL 32314

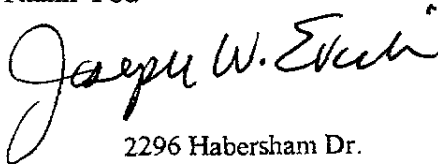
July 23, 2003

Dear Division of Corporations:

Enclosed please find Articles of Incorporation for JUDGMENT RECOVERY SERVICES, INC. along with a check in the amount of \$70.00 for filing fee and designation of registered agent.

Also enclosed is a photocopy of the Articles. Please return this to me with the filing date stamped on it.

Thank You

A handwritten signature in black ink, reading "Joseph W. Ecker". The signature is written in a cursive style with a large, stylized "J" and "E".

2296 Habersham Dr.
Clearwater, FL 33764

Articles of Incorporation

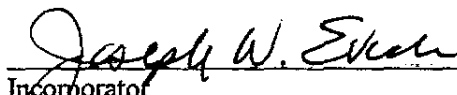
1. The name of the corporation is: JUDGMENT RECOVERY SERVICES, INC.
2. The principal place of business and mailing address of the corporation is: 2296 Habersham Dr. Clearwater, FL 33764
3. The corporation shall have the authority to issue 1,000 shares of common stock, in one class only, each with a par value of \$.01.
4. The registered agent of the corporation is Joseph W. Evich and the registered address is 2296 Habersham Dr. Clearwater, FL 33764.
5. The initial Board of Directors shall have one member whose name and addresses is as follows:

Joseph W. Evich
2296 Habersham Dr.
Clearwater, FL 33764

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.

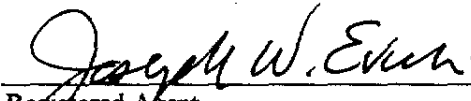
6. The incorporator of this corporation is Joseph W. Evich whose address is 2296 Habersham Dr. Clearwater, FL 33764.

Dated: July 23, 2003


Incorporator

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as 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 am familiar with and accept the obligations of my position as registered agent.

Dated July 23, 2003


Registered Agent

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA