Electronic Articles of Incorporation For

P03000097179 FILED September 05, 2003 Sec. Of State

AMERICA'S RECEIVABLES SOLUTIONS 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 RECEIVABLES SOLUTIONS INC.

Article II

The principal place of business address:

3453 NW 44TH ST SUITE 105 LAUDERDALE LAKES, CA. 33309

The mailing address of the corporation is:

3453 NW 44TH ST SUITE 105 LAUDERDALE LAKES, CA. 33309

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: 30,000,000

Article V

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

EDWARD L. HARWELL, J.D. 3453 NW 44TH ST SUITE 105 LAUDERDALE LAKES, FL. 33309 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: EDWARD L. HARWELL, J.D.

Article VI

The name and address of the incorporator is:

EDWARD L. HARWELL, III J.D. 3453 NW 44TH ST SUITE 105 LAUDERDALE LAKES, FL 33309

Incorporator Signature: EDWARD L. HARWELL, III J.D.

Article VII

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

Title: P P - EDWARD L. HARWELL 3453 NW 44TH ST, SUITE 105 LAUDERDALE LAKES, FL. 33309

Title: V VP - DARLENE LOUISE HARWELL 3453 NW 44TH, SUITE 105 LAUDERDALE LAKES, FL. 33309

Article VIII

The effective date for this corporation shall be:

09/05/2003