

**Electronic Articles of Incorporation
For**

P03000120335
FILED
October 27, 2003
Sec. Of State

FLORIDA'S OXFORD COLLECTION 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:

FLORIDA'S OXFORD COLLECTION SERVICES, INC.

Article II

The principal place of business address:

8895 NORTH MILITARY TRAIL
NORTHLAKE CORPORATE PARK - SUITE 100-C
PALM BEACH GARDENS, FL. US 33410

The mailing address of the corporation is:

8895 NORTH MILITARY TRAIL
NORTHLAKE CORPORATE PARK - SUITE 100-C
PALM BEACH GARDENS, FL. US 33410

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:

200 NO PAR

Article V

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

PAUL E. SAWYER, III, P.A.
1512 EAST BROWARD BOULEVARD
SUITE 202
FORT LAUDERDALE, FL. 33301

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

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Registered Agent Signature: PAUL E. SAWYER, III, ESQ.

Article VI

The name and address of the incorporator is:

PAUL E. SAWYER, III, P.A.
1512 EAST BROWARD BOULEVARD
SUITE 202
FORT LAUDERDALE, FL 33301

Incorporator Signature: PAUL E. SAWYER, III, ESQ.

Article VII

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

Title: P
PETER PINTO
135 MALLOY DRIVE
EAST QUOGUE, NY. 11942 US

Title: VP
CHARLES HARRIS
116 THE CRESCENT
BABYLON, NY. 11702 US

Title: T
CHARLES HARRIS
116 THE CRESCENT
BABYLON, NY. 11702 US

Title: S
PATRICK PINTO
12 SUMMERWOOD DRIVE
HOLBROOK, NY. 11741 US