

**Electronic Articles of Incorporation
For**

P04000128364
FILED
September 10, 2004
Sec. Of State
jshivers

D & R 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:

D & R COLLECTION SERVICES, INC.

Article II

The principal place of business address:

263 COBALT DRIVE
KISSIMMEE, FL. 34758

The mailing address of the corporation is:

263 COBALT DRIVE
KISSIMMEE, FL. 34758

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:

100

Article V

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

ROBIN ANDERSON
263 COBALT DRIVE
KISSIMMEE, FL. 34758

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

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Registered Agent Signature: ROBIN ANDERSON

Article VI

The name and address of the incorporator is:

ROBIN ANDERSON
263 COBALT DRIVE
KISSIMMEE FL 34758

Incorporator Signature: ROBIN ANDERSON

Article VII

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

Title: P VP
ROBIN ANDERSON
263 COBALT DRIVE
KISSIMMEE, FL. 34758

Title: S TR
ROBIN ANDERSON
263 COBALT DRIVE
KISSIMMEE, FL. 34758

Article VIII

The effective date for this corporation shall be:

09/10/2004