

**Electronic Articles of Incorporation
For**

P04000136136
FILED
September 30, 2004
Sec. Of State
nculligan

FLORIDA DEBT ACCEPTANCE, 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 DEBT ACCEPTANCE, INC.

Article II

The principal place of business address:

P.O. BOX 1492
LIVE OAK, FL. 32064

The mailing address of the corporation is:

P.O. BOX 1492
LIVE OAK, FL. 32064

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:

7500

Article V

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

GRACE J MARLER
7187 152ND PLACE
WELLBORN, FL. 32094

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

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Registered Agent Signature: GRACE J. MARLER

Article VI

The name and address of the incorporator is:

GRACE J. MARLER
7187 152ND PLACE
WELLBORN, FL. 32094

Incorporator Signature: GRACE J. MARLER

Article VII

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

Title: P.T.
GRACE J MARLER
7187 152ND PLACE
WELLBORN, FL. 32094 US

Title: D
GRACE J MARLER
7187 152ND PLACE
WELLBORN, FL. 32094 US

Article VIII

The effective date for this corporation shall be:

09/29/2004