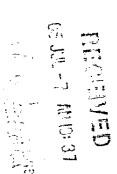
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ACCOUNT NO. : 072100000032
REFERENCE: 469549 7145323
AUTHORIZATION :
COST LIMIT: \$ 70.00
ORDER DATE : July 7, 2005
ORDER TIME : 9:21 AM
ORDER NO. : 469549-005
CUSTOMER NO: 7145323
CUSTOMER: Ms. Anita Geraci - Grayrobinson, P.a.
P.o. Box 120848
Clermont, FL 34712-0848
DOMESTIC FILING
NAME: NATIONAL CONSUMER CREDIT SERVICES, INC.
EFFECTIVE DATE:
ARTICLES OF INCORPORATION CERTIFICATE OF LIMITED PARTNERSHIP ARTICLES OF ORGANIZATION
PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:
CERTIFIED COPY XX PLAIN STAMPED COPY CERTIFICATE OF GOOD STANDING
CONTACT PERSON: Kathy Drake - EXT. 2959

EXAMINER'S INITIALS:

ARTICLES OF INCORPORATION

OF

NATIONAL CONSUMER CREDIT SERVICES, INC.

OS JUL T PH 3:32
TALLAHASSEE, FLORINA The undersigned natural person of legal age, acting as incorporator under the provisions of Florida Statutes, Chapter 607, adopts the following Articles of Incorporation:

ARTICLE I

Name

The name and street address of this corporation shall be: NATIONAL CONSUMER CREDIT SERVICES, INC., 110 E. Reynolds Street, Suite 300, Plant City, Florida 33563. The mailing address of this corporation shall be 110 E. Reynolds Street, Suite 300, Plant City, Florida 33563.

ARTICLE II

Purposes |

The corporation may engage in any activity or business permitted under the laws of the United States of America and of this State.

ARTICLE III

Stock

The aggregate number of shares of stock which this corporation shall have authority to issue shall be 1,000 shares of common stock each with a par value of \$1.00.

ARTICLE IV

Subscribers, Incorporators & Directors

The name and address of the Subscriber and Incorporator is:

NAME

<u>ADDRESS</u>

Dustin M. Lowe

5849 Lake Catherine Road Groveland, FL 34736

The names and addresses of the Directors are:

<u>NAME</u>

ADDRESS

Dustin M. Lowe

5849 Lake Catherine Road Groveland, FL 34736

ARTICLE V Informal Shareholder Action

The holders of not less than a majority of the issued and outstanding shares of the voting stock of the corporation may act by written agreement without a meeting, as provided in Florida Statutes 607.0704 and the bylaws.

ARTICLE VI Fundamental Changes

The affirmative vote of holders of the majority of the outstanding shares of all classes of stock entitled to vote shall be necessary for the following corporate action:

- (a) Amendment, alteration, change or repeal of any provision of the Articles of Incorporation;
 - (b) Reorganization, merger or consolidation of the corporation;
- (c) Sale, lease or exchange of the major portion of the property or assets of the corporation; or
 - (d) Dissolution of the corporation.

ARTICLE VII Term of Existence

This corporation shall exist perpetually.

ARTICLE VIII

Directors

- A. The business of the corporation shall be managed initially by one (1) director. The number of directors may be, as provided in the bylaws, increased or decreased, but shall never be less than one (1) director.
- B. The entire Board of Directors, or any individual director, may be removed from office without assignment of cause by affirmative vote of a majority of the outstanding shares of all classes of stock entitled to vote. Directors who are not stockholders may be removed for cause by a majority vote of all classes of stock entitled to vote. Any director who is also a stockholder may be removed for cause by the affirmative vote of a majority of the outstanding shares of all classes of stock entitled to vote exclusive of his own shares of stock.
- C. Any vacancy on the Board of Directors shall be filled by the shareholders at a regular or special meeting called for that purpose. A shareholder removed as a director for cause shall not be entitled to vote to fill his own vacancy by voting for himself without prior approval secured by the affirmative vote of a majority of the outstanding shares of all classes of stock entitled to vote, exclusive of his own shares of stock.
- D. Members of the Board of Directors or an Executive Committee shall be deemed present at a meeting if a conference telephone or similar communications equipment by means of which all persons participating in the meeting can hear each other is used.

ARTICLE IX

Effective Date

The date that corporate existence shall commence is the date of filing these Articles of Incorporation with the Florida Secretary of State's office.

ARTICLE X

Registered Office and Registered Agent

The address of the initial registered office of this corporation is 110 E. Reynolds Street, Suite 300, Plant City, Florida 33563. The name and address of the Registered Agent of this corporation is Dustin M. Lowe, 110 E. Reynolds Street, Suite 300, Plant City, Florida 33563.

ARTICLE XI

Bylaws

Bylaws of this corporation may be adopted, amended, or repealed by either the Board of Directors or by the Stockholders, except as otherwise provided in the Bylaws.

IN WITNESS WHEREOF, the undersigned, being the incorporator certifies to the truth of the facts herein stated, this 30 day of _______, 2005.

ACCEPTANCE

I hereby accept appointment as Registered Agent of NATIONAL CONSUMER CREDIT SERVICES, INC.

Dated: JUNE 30th , 2005.