

**Electronic Articles of Incorporation
For**

P05000098367
FILED
July 12, 2005
Sec. Of State
jshivers

AMERICA'S BEST CREDIT 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:

AMERICA'S BEST CREDIT SERVICES, INC.

Article II

The principal place of business address:

8010 CONSERVATORY DRIVE
SARASOTA, FL. 34243

The mailing address of the corporation is:

8010 CONSERVATORY DRIVE
SARASOTA, FL. 34243

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:

MARK T CALLAGHAN
8010 CONSERVATORY DRIVE
SARASOTA, FL. 34243

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

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Registered Agent Signature: MARK T. CALLAGHAN

Article VI

The name and address of the incorporator is:

THE QUICK INC CORPORATION (A TX CORP)
16000 BARKERS POINT LANE, SUITE 220
HOUSTON, TX 77079

Incorporator Signature: S. CARSON, VP, THE QUICK INC CORPORATION

Article VII

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

Title: DIR
MARK T CALLAGHAN
8010 CONSERVATORY DRIVE
SARASOTA, FL. 34243

Title: DIR
DIANNA L CALLAGHAN
8010 CONSERVATORY DRIVE
SARASOTA, FL. 34243