Electronic Articles of Incorporation For

P06000014715 FILED January 30, 2006 Sec. Of State thampton

CREDIT ONE COLLECTION & FINANCIAL CORP

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:

CREDIT ONE COLLECTION & FINANCIAL CORP

Article II

The principal place of business address:

17707 NW MIAMI CT MIAMI, FL. 33169

The mailing address of the corporation is:

17707 NW MIAMI CT MIAMI, FL. 33169

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:

CARLOS ALGIERI 17707 NW MIAMI CT MIAMI, FL. 33169 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: CARLOS ALGIERI

Article VI

The name and address of the incorporator is:

CARLOS ALGIERI 17707 NW MIAMI CT

MIAMI, FLORIDA 33169

Incorporator Signature: CARLOS ALGIERI

Article VII

The effective date for this corporation shall be:

01/30/2006