Electronic Articles of Incorporation For

P06000020210 FILED February 09, 2006 Sec. Of State

CHRISTIAN NICHOLAS & ASSOCIATES 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:

CHRISTIAN NICHOLAS & ASSOCIATES INC

Article II

The principal place of business address:

550 WATERS STREET 1353 JACKSONVILLE, FL. 32206

The mailing address of the corporation is:

P.O.BOX 41262 JACKSONVILLE, FL. 32203

Article III

The purpose for which this corporation is organized is: COLLECTION AGENCY

Article IV

The number of shares the corporation is authorized to issue is:

1

Article V

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

LYNN M BARNEY 7370 HIGH BLUFF ROAD NORTH JACKSONVILE, FL. 32244 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: LYNN M. BARNEY

Article VI

The name and address of the incorporator is:

CORAY A. WARD 7370 HIGH BLUFF ROAD NORTH

JACKSONVILLE FL 32244

Incorporator Signature: CORAY A. WARD

Article VII

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

Title: P CORAY A WARD 7370 HIGH BLUFF RD N. JACKSONVILLE, FL. 32244 P06000020210 FILED February 09, 2006 Sec. Of State tburch