Electronic Articles of Incorporation For

P06000028835 FILED February 27, 2006 Sec. Of State jshivers

HOBDY, MARTIN & 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:

HOBDY, MARTIN & ASSOCIATES, INC.

Article II

The principal place of business address:

7211 CRANE AVENUE

JACKSONVILLE, FL. 32216

The mailing address of the corporation is:

7211 CRANE AVENUE

6

JACKSONVILLE, FL. 32216

Article III

The purpose for which this corporation is organized is: SUBCONTRACTING DOING DEBT COLLECTIONS

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:

ERVIN D HOBDY 7211 CRANE AVENUE

JACKSONVILLE, FL. 32216

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

Registered Agent Signature: ERVIN D. HOBDY

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Article VI

The name and address of the incorporator is:

TYECA D. MARTIN 7211 CRANE AVENUE 6 JACKSONVILLE, FL 32216

Incorporator Signature: TYECA D. MARTIN

Article VII

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

Title: P ERVIN D HOBDY 7211 CRANE AVENUE #6 JACKSONVILLE, FL. 3216

Title: VP TYECA D MARTIN 7211 CRANE AVENUE #6 JACKSONVILLE, FL. 32216

Article VIII

The effective date for this corporation shall be:

02/25/2006