Electronic Articles of Incorporation For

P06000060806 FILED May 01, 2006 Sec. Of State jshivers

FLORIDA CONSUMER FINANCE 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:

FLORIDA CONSUMER FINANCE INC

Article II

The principal place of business address:

855 VERGINA AVE PALM HARBOR, FL. 34683

The mailing address of the corporation is:

P O BOX 445 PALM HARBOR, FL. 34682

Article III

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

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:

DRESLIN FINANCIAL SERVICES INC. 7985 113 TH ST. 220 SEMINOLE, FL. 33772

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

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Registered Agent Signature: DAVE G. DRESLIN

Article VI

The name and address of the incorporator is:

DAVE DRESLIN P O BOX 445

PALM HARBOR

Incorporator Signature: DAVE DRESLIN

Article VII

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

Title: VP LUIS M DIAZ JR P O BOX 445

PALM HARBOR, FL. 34682