Electronic Articles of Incorporation For

P06000118781 FILED September 14, 2006 Sec. Of State tburch

BAD DEBT RECOVERY 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:

BAD DEBT RECOVERY SERVICES, INC.

Article II

The principal place of business address:

15701 WARBLER PLACE TAMPA, FL. US 336241621

The mailing address of the corporation is:

15701 WARBLER PLACE TAMPA, FL. US 336241621

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: 1500 SHARES AT \$0.00 PAR VALUE PER SHARE

Article V

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

CORPORATION SERVICE COMPANY 1201 HAYS STREET TALLAHASSEE, FL. 32301

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

Registered Agent Signature: LAURA R DUNLAP

Article VI

The name and address of the incorporator is:

THE COMPANY CORPORATION 2711 CENTERVILLE ROAD SUITE 400 WILMINGTON DE 19808

Incorporator Signature: LAURA R DUNLAP

Article VII

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

Title: D DAVID BOSSET 10352 LAFOY RD SPRING HILL, FL. 34608 US P06000118781 FILED September 14, 2006 Sec. Of State tburch