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To: Division of Corporations
Fax Number : (850)205-0381

From: Account Name : H.A. INC.
Account Number : I19980000041
Phone : (954)752-7520
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Effective Date

02/02/2007

FLORIDA PROFIT/NON PROFIT CORPORATION

Nationwide Credit Services of North Florida, Inc.

Certificate of Status	0
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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ARTICLES OF INCORPORATION
OF
Nationwide Credit Services of North Florida, Inc.
a Florida corporation

The undersigned, acting as incorporator of Nationwide Credit Services of North Florida, Inc., under the Florida Business Corporation Act, adopts the following Articles of Incorporation.

ARTICLE I. NAME

The name of this Florida corporation is:

Nationwide Credit Services of North Florida, Inc.

ARTICLE II. ADDRESS

The corporation's mailing address is:

8535 Baymeadows Rd., Suite 6A
Jacksonville, FL 32256

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TALLAHASSEE, FL 32301

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ARTICLE III. COMMENCEMENT OF EXISTENCE

The existence of the corporation shall begin effective February 2nd, 2007.

H.A. Incorporated
308 NW 101 Terrace
Coral Springs, FL 33071
(954) 752-7520

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ARTICLE IV. PURPOSE

The corporation is organized to engage in any activity or business permitted under the laws of the United States and Florida.

ARTICLE V. AUTHORIZED SHARES

The maximum number of shares that the corporation is authorized to have outstanding at any time is 10,000 shares of common stock having a par value of \$.01 per share.

ARTICLE VI. INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation is 8535 Baymeadows Rd. Suite 6A, Jacksonville, FL 32256 and the name of the corporation's initial registered agent at that address is James Dooley.

ARTICLE VII. INITIAL BOARD OF DIRECTORS

The corporation shall be managed by a Board of Directors consisting of no less than 2 director(s). The number of directors may be either increased or diminished from time to time, as provided in the bylaws, but shall never be less than 2. The name(s) of the initial director(s):

Name

James Dooley
Kent Kocina

H.A. Incorporated
308 NW 101 Terrace
Coral Springs, FL 33071
(954) 752-7520

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ARTICLE VIII. INCORPORATOR

The name and street address of the incorporator is:

H.A.Incorporated
308 NW 101 Terrace
Coral Springs, FL 33071

The incorporator of the corporation assigns to this corporation his/her rights under Section 607.0201, Florida Statutes, to constitute a corporation, and he/she assigns to those persons designated by the board of directors any rights he/she may have as incorporator to acquire any of the capital stock of this corporation, this assignment becoming effective on the date corporate existence begins.

ARTICLE IX. AMENDMENTS

The corporation reserves the right to amend, alter, change, or repeal any provision in these Articles of Incorporation in the manner prescribed by law, and all rights conferred on shareholders are subject to this reservation.

The undersigned incorporator, for the purpose of forming a corporation under the laws of the State of Florida, has executed these Articles of Incorporation this 2nd day of February, 2007

H.A.Incorporated:

By: Gerald Heller
Gerald Heller

H.A. Incorporated
308 NW 101 Terrace
Coral Springs, FL 33071
(954) 752-7520

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**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED.**

Pursuant to Chapter 48.091, Florida Statutes, the following is submitted.

That Nationwide Credit Services of North Florida, Inc., desiring to organize under the laws of the State of Florida with its initial registered office, as indicated in the Articles of Incorporation, at 8535 Baymeadows Rd. Suite 6A, Jacksonville, FL 32256, has named James Dooley, as its agent to accept service of process within this state.

ACKNOWLEDGMENT:

Having been named to accept service of process for the corporation named above, at the place designated in this certificate, I agree to act in that capacity, to comply with the provisions of the Florida Business Corporation Act, and am familiar with, and accept, the obligations of that position.

James Dooley

8535 Baymeadows Rd. Suite 6A, Jacksonville, FL 32256



Gerald Heller, Signing as power of attorney for
James Dooley

Date: February, 2nd 2007

H.A. Incorporated
308 NW 101 Terrace
Coral Springs, FL 33071
(954) 752-7520

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