

**Electronic Articles of Incorporation
For**

P07000050070
FILED
April 24, 2007
Sec. Of State
thampton

PROVIDIAN CREDIT SOLUTIONS 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:

PROVIDIAN CREDIT SOLUTIONS INC.

Article II

The principal place of business address:

1000 CORPORATE DRIVE
SUITE 330
FT. LAUDERDALE, FL. 33334

The mailing address of the corporation is:

1000 CORPORATE DRIVE
SUITE 330
FT. LAUDERDALE, FL. 33334

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:

1

Article V

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

MICHAEL L DURSO
1000 CORPORATE DRIVE
SUITE 330
FT. LAUDERDALE, FL. 33334

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

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Registered Agent Signature: MICHAEL L DURSO

Article VI

The name and address of the incorporator is:

MICHAEL L DURSO
1000 CORPORATE DRIVE
SUITE 330
FT. LAUDERDALE, FLORIDA 33334

Incorporator Signature: MICHAEL L DURSO

Article VII

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

Title: P
MICHAEL L DURSO
1000 CORPORATE DRIVE SUITE 330
FT. LAUDERDALE, FL. 33334

Article VIII

The effective date for this corporation shall be:

04/24/2007