

**Electronic Articles of Incorporation
For**

P09000007348
FILED
January 26, 2009
Sec. Of State
dwhite

FIRST CREDIT USA 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:

FIRST CREDIT USA INC.

Article II

The principal place of business address:

12556 NW US HWY 441
ALACHUA, FL. 32615

The mailing address of the corporation is:

12556 NW US HWY 441
ALACHUA, FL. 32615

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:

100

Article V

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

MICHAEL W DETRICK
13161 NW 172 AVE
ALACHUA, FL. 32615

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

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Registered Agent Signature: MICHAEL W DETRICK

Article VI

The name and address of the incorporator is:

MICHAEL W DETRICK
13161 NW 172 AVE

ALACHUA, FL 32615

Incorporator Signature: MICHAEL W DETRICK

Article VII

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

Title: P
MICHAEL W DETRICK
13161 NW 172 AVE
ALACHUA, FL. 32615

Title: VP
CAROL A AMES
13161 NW 172 AVE
ALACHUA, FL. 32615

Article VIII

The effective date for this corporation shall be:

01/24/2009