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CAPITAL CONNECTION

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FLORIDA PROFIT/NON PROFIT CORPORATION
J & J COLLECTIONS AGENCY, INC.

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CAPITAL CONNECTION

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**ARTICLES OF INCORPORATION
OF
J & J COLLECTIONS AGENCY, INC.**

The undersigned, acting as sole incorporator, hereby adopts these Articles of Incorporation and forms a profit corporation (the "Corporation") under the laws of the State of Florida, as follows:

ARTICLE I
Name

The name of the corporation is: J & J Collections Agency, Inc.

Address

The principal mailing address of the Corporation is 6005 N. Thatcher Avenue, Tampa, FL 33614.

ARTICLE II
Term of Existence

The corporate existence of the Corporation shall commence when these Articles of Incorporation are filed, as provided by Section 607.0203(1), Florida Statutes, and the Corporation shall have perpetual existence thereafter.

ARTICLE III
Nature of Business

The Corporation is organized for the purpose of engaging in any and all lawful business.

ARTICLE IV
Powers

The Corporation shall have the power to:

- (a) have perpetual succession by its corporate name;
- (b) sue and be sued, complain, and defend in its corporate name in all actions or proceedings;

- (c) have a corporate seal, which may be altered at pleasure, and to use the same by causing it, or a facsimile thereof, to be impressed, affixed, or in any other manner reproduced;
- (d) purchase, take, receive, lease, or otherwise acquire, own, hold, improve, use and otherwise deal in and with real or personal property or any interest therein, wherever situated;
- (e) sell, convey, mortgage, pledge, create a security interest in, lease, exchange, transfer, and otherwise dispose of all or any part of its property and assets;
- (f) lend money to and use its credit to assist its officers and employees to the full extent permitted by law;
- (g) purchase, take, receive, subscribe for, or otherwise acquire, own, hold, vote, use, employ, sell, mortgage, lend, pledge, or otherwise dispose of, and otherwise use and deal in and with, shares or other interest in, or obligations of, other domestic or foreign corporations, associations, partnerships or individuals, or direct or indirect obligations of the United States or any other government, state, territory, governmental district, or municipality or any instrumentality thereof;
- (h) make contracts and guarantees and incur liabilities, borrow money at such rates of interest as the Corporation may determine, issue its notes, bonds, and other obligations, and secure any of its obligations by mortgage or pledge or all or any of its property, franchises, and income;
- (i) lend money for its corporate purposes, invest and reinvest its funds, and take and hold real and personal property as security for the payment of funds so loaned or invested;
- (j) conduct its business, carry on its operations, and have offices and exercise the powers granted by the Florida General Corporation Act within or without the State of Florida;
- (k) elect or appoint officers and agents for the Corporation including teachers, administrative personnel and other persons and define their duties and fix their compensation;
- (l) make and alter bylaws, not inconsistent with these Articles of Incorporation and the laws of the State of Florida, for the administration and regulation of the affairs of the Corporation;

- (m) make donations for the public welfare or for charitable, scientific or educational purposes;
- (n) transact any lawful business which the Board of Directors of the Corporation shall find will be in aid of governmental policy;
- (o) pay pensions and establish pension plans, profit sharing plans, stock bonus plans, stock option plans, health plans, medical plans, dental plans, insurance plans and other incentive or benefit plans for any or all of its directors, officers, and employees and for any or all of the directors, officers, and employees of any subsidiary it may have;
- (p) be a promoter, incorporator, general or limited partner, member, associate, or manager of any corporate, partnership, joint venture, trust or other enterprise; and
- (q) have and exercise all powers necessary or convenient to effect its purposes.

ARTICLE V

Capital Stock

The Corporation is authorized to issue 7,500 shares of one dollar (\$1.00) par value common stock, which shall be designated Common Stock.

ARTICLE VI

Initial Registered Office and Agent

The street address of the initial registered office of the Corporation is 6005 N. Thatcher Avenue, Tampa, FL 33614, and the name of its initial registered agent at such address is Jorge Consuegra.

ARTICLE VII

Director

The Corporation shall have two (2) directors initially. The directors may be increased or decreased from time to time by the bylaws of the Corporation, provided that the Corporation shall always have at least one but no more than ten directors. The name and address of the initial director of the Corporation, who shall serve until his successor(s) are duly elected and qualified, is:

<u>Title</u>	<u>Name</u>	<u>Address</u>
Director	Jorge Consuegra	6005 N. Thatcher Avenue Tampa, FL 33614
Director	Juan Carlos Cervantes	9811 Birch Way Tampa, FL 33635

ARTICLE VIII
Incorporator

The name and address of the incorporators signing these Articles of Incorporation are:

<u>Name</u>	<u>Address</u>
Jorge Consuegra	6005 N. Thatcher Avenue Tampa, FL 33614
Juan Carlos Cervantes	9811 Birch Way Tampa, FL 33635

ARTICLE IX
Bylaws

The power to adopt, alter, amend or repeal bylaws shall be vested in the Corporation's Board of Directors.

ARTICLE X
Indemnification

The Corporation shall indemnify any director or officer or any former director or officer, to the fullest extent permitted by law.

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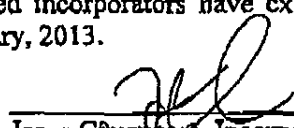
ARTICLE XI
Preemptive Rights

Each shareholder of the Corporation shall have the first right to purchase shares (and any securities convertible into such shares) or any class, kind or series of the Corporation's capital stock that may from time to time be issued, whether or not presently authorized, including treasury shares, in the ratio that the number of shares such shareholder holds at that time of issuance bears to the total number of shares then outstanding, exclusive of treasury shares. Any shareholder's preemptive rights shall be waived if such shareholder does not exercise his or her preemptive rights by tendering full payment to the Corporation within thirty days of receipt of written notice from the Corporation stating the prices, terms and conditions for the sale of such shares (or securities convertible into such shares). A shareholder may also waive his or her preemptive rights by affirmative written notice of waiver within thirty days of receipt of notice of the Corporation's issuance of shares.

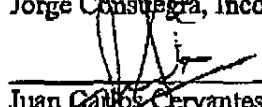
ARTICLE XII
Amendment

These Articles of Incorporation may be amended in the manner provided by law.

IN WITNESS WHEREOF, the undersigned incorporators have executed these Articles of Incorporation this 14th day of January, 2013.



Jorge Consuegra, Incorporator



Juan Carlos Cervantes, Incorporator

ACCEPTANCE BY REGISTERED AGENT

Having been named Registered Agent and designated to accept service of process for the above Corporation at 6005 N. Thatcher Avenue, Tampa, FL 33614, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties.



Jorge Consuegra, Registered Agent