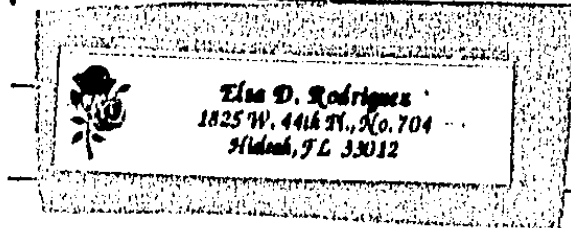


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CORPORATION NAME(S) & DOCUMENT NUMBER(S), (if known):

1. All Billing Processing Service 100001705851
(Corporation Name) (Document #) -02/02/96--01090--015
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NEW FILINGS	
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<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/ Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

FEB 7 1996 BSB

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06 FEB -2 PM 1:56
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED

ARTICLES OF INCORPORATION
OF
ALL BILLING PROCESSING SERVICE CORP. (C)

96 FEB -2 PM 1:56

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Article I - Name

The name of this corporation is ALL BILLING PROCESSING
SERVICE CORP.

Article II - Duration

This corporation shall have perpetual existence.

Article III - Purpose

This corporation is organized for the purpose of transaction
of any or all lawful business permitted under the laws of the State
of Florida.

Article IV - Capital Stock

This corporation is authorized to issue 500 shares at
One Dollar (\$1.00) par value.

Article V - Initial Registered Office and Agent

The street address of the initial registered office of this
corporation is 7854 N.W. 178 St. Miami, Florida 33015 and the name of
the initial registered agent of this corporation is OLIMPIA ZAMBRANA.

I, OLIMIA ZAMBRANA, having been designated registered agent
for the above stated corporation, at the place designated above, hereby
accept to act in this capacity.


OLIMPIA ZAMBRANA

Article VI - Initial Board of Directors

This corporation shall have two (2) directors initially,
the number of directors may be either increased or diminished from time
to time by the bylaws but shall never be less than one (1). The name
and address of the initial Board of Directors of this corporation is:

Olimpia Zambrana

7854 N.W. 178 St.
Miami, Fl 33015

Elsa D. Rodriguez

1825 W. 44 Place #704
Hialeah, Fl 33012

Article VII - Incorporation

The name and address of the persons signing these articles are:

Olimpia Zambrana, President	7854 N.W. 178 St.
Treasurer	Miami, Fl 33015
Elsa D. Rodriguez, Vice President	1825 W. 44 Pl. #704
Secretary	Hialeah, Fl 33012

Article VIII

This corporation shall have full power to carry on and transact each or all of the business enumerated in Article III of this certificate, and shall have all the general and additional powers now and hereafter conferred upon it by law.

IN WITNESS WHEREOF, the undersigned subscribers have executed these Articles of Incorporation this 29 day of January 1996.


OLIMPIA ZAMBRANA


ELSA D. RODRIGUEZ

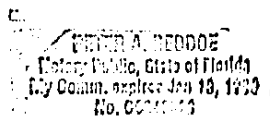
STATE OF FLORIDA)
 : SS.
COUNTY OF DADE)

BEFORE ME the undersigned authority, personally appeared, Olimpia Zambrana and Elsa D. Rodriguez known to me and known by me to be the persons who executed the foregoing Articles of Incorporation, and they acknowledged before me that they executed same.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal in the State and County aforesaid, this 31 day of January 1996.


NOTARY PUBLIC, State of Florida

My Commission Expires:


NOTARY PUBLIC, State of Florida
My Comm. expires Jan 18, 1999
No. 00000000