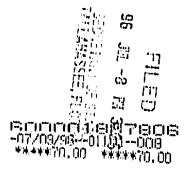
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SECRETARY OF STATE DIVISION OF CORPORATIONS P.O. BOX 6327 TALLAHASSEE, FL. 52314



RE: NATIONAL FINANCIAL RECOVERY CORPORATION

Gentlemen:

Enclosed please find the original and one copy of Articles of Incorporation, together with a money order in the amount of \$ 70.00. This check represents the cost of the filing fees.

Very truly yours,

Stephen J. Chastain

MAILING ADDRESS OF CORPORATION:

NATIONAL FINANCIAL RECOVERY CORPORATION 5009 N. RIVER BOULEVARD TAMPA, FLORIDA 33603

M 7-10-96

ARTICLES OF INCORPORATION

of

NATIONAL FINANCIAL RECOVERY CORPORATION

The undersigned subscriber(s) to these Articles of Incorporation, natural person(s) competent to contract, hereby form a corporation under the laws of the State of Florida.

ARTICLE 1 - CORPORATE NAME

The name of the corporation is: NATIONAL FINANCIAL RECOVERY CORPORATION

ARTICLE II - PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

5009 N. RIVER BOULEVARD TAMPA, FLORIDA 33603

ARTICLE III - DURATION

The corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE IV - PURPOSE

The corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

ARTICLE V - CAPITAL STOCK

The corporation is authorized to issue one thousand shares (1,000) of one Dollar(s) (\$1.00) par value Common Stock, which shall be designated as "Common Shares."

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT

The name and street address of the Initial Registered Agent of this Corporation is:

STEPHEN J. CHAST AIN 14607 N. 42ND STREET APT, 55 TAMPA, FLORIDA 33613

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have one (1) director(s) initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one (1). The names and addresses of the initial director(s) of the corporation are as follows:

STEPHEN J. CHASTAIN 14607 N. 42ND STREET APT. 55 TAMPA, FLORIDA 33613

STEPHEN S. CHASTAIN 5009 N. RIVER BOULEVARD TAMPA, FLORIDA 33603

BOBBI A. CHASTAIN 14607 N. 42ND STREET APT. 55 TAMPA, FLORIDA 33613

ARTICLE VIII - INCORPORATORS

The names and addresses of the person(s) signing these Articles of Incorporation are as follows:

STEPHEN J. CHASTAIN 14607 N. 42ND STREET APT. 58 TAMPA, FLORIDA 33613

IN WITNESS WHEREOF, the undersigned subscriber(s) have executed these Articles of Incorporation this 5"7" day of July 1996.

| Stephen & Chastrin | _(Seal) |
|--------------------|---------|
| | _(Seal) |
| | _(Seal) |

STATE OF FLORIDA

SS

COUNTY OF HILLSBOROUGH)

before me, a Notary Public authorized to take acknowledgements in the State and County set forth above, personally appeared STEPHEN J. CHASTAIN, known to me and known to be the person(s) who executed the foregoing Articles of Incorporation, and who acknowledged before me that he executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal, in the State and County aforesaid, this _____ day of July 1996.

(Notary Seal)

(Notary Public, State of Florida at Large)

My Commission expires:



CERTIFICATE AND AKNOWLEDGEMENT OF REGISTERED AGENT

CERTIFICATE OF REGISTERED AGENT OF NATIONAL FINANCIAL RECOVERY CORPORATION

6 JE -8 PA 3: 35

Pursuant to Florida Statutes Section 48.091 and 607.034, the following is submitted:

The above corporation, desiring to organize under the laws of the State of Florida with its registered as indicated in the Articles of Incorporation at 14607 N. 42ND STREET, APT. 55, TAMPA, FLORIDA 33613 has named STEPHEN J. CHASTAIN located at the aforesaid address, as its Registered Agent to accept service of process within this state.

ACKNOWLEDGEMENT

Having been named to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provisions of Florida Law in keeping open said office.

(seristered annual