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October 25, 1996

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#### VIA FEDERAL EXPRESS

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TOLEDO, OHKO 43624-1673

(419) 241-9000

FAX (419) 241-6894

Florida Secretary of State 409 East Gaines Tallahassee, Florida 32399

Re: Florida Collections, Inc.

Ladies and Gentlemen:

Enclosed for filing with your office are the Articles of Incorporation for the above-referenced corporation. Please file these Articles of Incorporation and provide us with a certified copy of the Articles of Incorporation. Enclosed is our firm's check in the amount of \$122.50.

If you have any questions, please call me.

Sincerely,

Legal Assistant

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AWR/alg Enclosures

### ARTICLES OF INCORPORATION OF FLORIDA COLLECTIONS, INC.

The undersigned, acting as incorporator of a Florida corporation under the Florida Business Corporation Act, Chapter 607 of the Florida Statutes, hereby adopts the following Articles of Incorporation for such Corporation:

## ARTICLE 1 NAME

The name of the Corporation is Florida Collections, Inc.

## ARTICLE II PRINCIPAL OFFICE AND MAILING ADDRESS

The address of the Corporation's principal office is 1501 2nd Avenue, Tampa, Florida 33605, and the mailing address of the Corporation is Post Office Box 77502, Tampa, Florida 33675-7502.

## ARTICLE III PURPOSE

The Corporation is organized for the purpose of transacting any and all lawful business for which corporations may be incorporated under the laws of Florida.

### ARTICLE IV CAPITAL STOCK

The Corporation is authorized to issue 10,000 shares of common stock, \$.001 par value per share.

## ARTICLE V INITIAL REGISTERED AGENT AND OFFICE

The name of the initial registered agent of the Corporation and the street address of the initial registered office of the Corporation are as follows:

Name

Address

Joseph A. Zambito

1501 2nd Avenue Tampa, Florida 33605

### ARTICLE VI INITIAL BOARD OF DIRECTORS

The Corporation shall have initially one (1) director to hold office until the first annual meeting of shareholders and until his successors have been elected and qualified, or until his earlier resignation, removal from office or death. The number of directors may be either increased or decreased from time to time in accordance with the Bylaws of the Corporation. The name and address of the initial director of the Corporation are:

Name

Address

Joseph A. Zambito

Post Office Box 4077 Anna Maria Island, Florida 34216

### ARTICLE VII INCORPORATOR

The name and address of the person signing these Articles as Incorporator are:

Name

Address

Joseph A. Zambito

Post Office Box 4077 Anna Maria Island, Florida 34216

## ARTICLE VIII INDEMNIFICATION

The Corporation shall indemnify any person who is or was a Director, Officer, employee, or agent of the Corporation or was serving at the request of the Corporation as a Director, Officer, employee, or agent of another corporation, partnership, joint venture, trust, or other enterprise, to the fullest extent permitted by law.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation this 22 day of October, 1996.

Joseph A. Zambito, Incorporator

## CERTIFICATE OF DESIGNATION REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of Section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the corporation is Florida Collections, Inc.

2. The name and address of the registered agent and office is:

Joseph A. Zambito 1501 2nd Avenue Tampa, Florida 33605

SIGNATURE: TITLE:

DATE:

Incorporator

October 22 1996

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATION OF MY POSITION AS REGISTERED AGENT.

SIGNATURE:

Joseph A. Zambito

DATE:

October 27, 1996

CONTACT:  OFFICE USE ONLY (Document #)	88812
UCC FILING & SEARCH SERVICES, INC.  (Requestor's Name)  526 EAST PARK AVENUE  (Address)  TALLAHASSEE FL 32301 (904) 681-6528  (City, State, Zip) (Phone #)	20000000000000000000000000000000000000
CORPORATION NAME(S) & DOCUMENT NUMBER(S) (if known of the state of the	Vn):  All ASSET STATE  (Document #) DA  (Document #) DA
3 (Corporation Name) 4 (Corporation Name)	(Document #)
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NonProfit   Resignation of R A, Ofucer/Director	FICTITIOUS NAME SEARCH  CORP SEARCH  HOLD FOR

Limited Partnership

Reinstatement

Trademark

Other

Fictitious Name

Name Reservation

# HOLD FOR PICKUP BY UCC SERVICES

N. HENDRICKS DEC - 5 1996
Examiner's Initials

ARTICLES OF AMENDMENT TO THE ARTICLES OF INCORPORATION OF FLORIDA COLLECTIONS, INC.

96 DEC -5 PH 3: 01

MELAHASSEE FLORIDA

Pursuant to Sections 607 1005 and 607.1006 of the Florida Statutes, FLORIDA COLLECTIONS, INC., a corporation organized and existing under and by virtue of the laws of the State of Florida (the "Corporation"), does hereby certify:

- 1. <u>Corporate Name</u>. The name of the Corporation set forth in its Articles of Incorporation is Florida Collections, Inc.
- 2. <u>Amendments Adopted Prior to the Issuance of Shares</u>. The Corporation has not issued shares at this time and therefore shareholder approval of this amendment is not required. The amendment adopted by the initial director of the Corporation provides for the Corporation to change its name.
- 3. <u>Text of Amendments</u>. Article I is hereby amended by deleting such Article I and substituting the following new Article I which reads as follows:

## ARTICLE I

The name of the Corporation is FLORIDA CREDIT & COLLECTION SERVICES, INC.

- 4. <u>Adoption of Amendments</u>. The foregoing amendment was adopted and approved by unanimous written consent of the initial sole member of the Board of Directors of the Corporation pursuant to Sections 607.0821, 607.1005, and 607.1006, Florida Statutes.
- 5. <u>Effective Date</u>. The effective date of the amendments herein certified shall be the date of filing these Articles of Amendment to Articles of Incorporation with the Florida Secretary of State.

IN WITNESS WHEREOF, the undersigned initial director of the Corporation has executed these Articles of Amendment to Articles of Incorporation as of the Zb day of November, 1996.

Joseph A. Zambito, initial director