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November 21, 1996

Florida Department of State Department of Corporations P. O. Box 6327 Tallahassee Fl. 32314

Dear Corporations Division:

Please find the articles of incorporation for Carrero & Narváez, Inc. Also included is a check for 122.50 to cover the costs as requested.

Thank You.

Sincerely

Jorge L. Narváez

President

Carrero & Narvaez, Inc. 4940 Emerson Street Jacksonville, FL 32207 200002014852--2 -11/26/96--01137--016 ****122.50 ****122.50

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SECTION 25 MHO: 20

Articles of Incorporation of Carrero & Narváez, Inc.

FILED

Article I

The name of the corporation is Carrero & Narváez, Inc.

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Article 2

The principal place of business and mailing address of this corporation is

4940 Emerson St., Sulte 200 Jacksonville Fl., 32207

Artlele 3

The corporation is authorized to issue one class of stock, that stock being 100 shares of \$1 par value, common stock, with identical privileges, the transfer of which is restricted according to the bylaws of the corporation.

Article 4

The name and address of the corporation's initial registered agent is:

Jorge L. Narváez 4940 Emerson St., Suite 200 Jacksonville Fl., 32207

Article 5

The name and address of the incorporator of this corporation is:

Jorge L. Narváez 4940 Emerson St., Suite 200 Jacksonville Fl., 32207 Carlos A. Carrero 4940 Emerson St., Suite 200 Jacksonville Fl., 32207

Article 6

No director shall be held liable to the corporation or to it's shareholders for monetary damages due to the breach of fiduciary duty, unless the breach is a result of self-dealing, intentional misconduct, of illegal actions.

In witness whereof, the undersigned incorporator on the date below. The undersigned incorporator hereby declares, under penalty of perjury, that the statements made in the foregoing Articles of incorporation are true, and that the incorporator is at least eighteen years of age.

Signature of Incorporator

Carlos A. Carrero

Name of Incorporator

11/21/1996

Signature of Incorporator

Jorge L. Narváez
Name of Incorporator

Date

Certificate of Designation of Registered Office and Registered Agent

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Pursuant to section 607.0501 of the Florida Business Corporation Act, the undersigned corporation, undersigned under the laws of the State of Florida, submits the following statement in designating the registered office and registered agent, in the State of Florida.

The name and address of the corporation's registered agent and registered office is:

Jorge L. Narváez 4940 Emerson St., Suite 200 Jacksonville Fl., 32207

Having been named as the registered agent and to accept service of the 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 statues relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Signature of registered agent

Date of Signature

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Trademark

Other

Examiner's Initials

ARTICLES OF AMENDMENT TO ARTICLES OF INCORPORATION OF



CARRERO + Warvaez, INC.

Pursuant to the provisions of section 607.1006, Florida Statutes, this Florida profit corporation adopts the following articles of amendment to its articles of incorporation:

FIRST: Amendment(s) adopted: (indicate article number(s) being amended, added or deleted)

Article 1 CHANGE the Name Goy CARRERO + NORMEZ, INC. to National Billing & TRANSCRIPTION SERVICES, INC.

SECOND: If an amendment provides for an exchange, reclassification or cancellation of issued shares, provisions for implementing the amendment if not contained in the amendment itself, are as follows:

, , ,

THIRD: T	The date of each amendment's adoption:
	Adoption of Amendment(s) (CHECK ONE)
X.	The amendment(s) was were approved by the shareholders. The number of votes cast for the amendment(s) was were sufficient for approval.
	The amendment(s) was/were approved by the shareholders through voting groups. The following statement must be separately provided for each voting group entitled to vote separately on the amendment(s):
	"The number of votes cast for the amendment(s) was/were sufficient for approval by"
	The amendment(s) was/were adopted by the board of directors without shareholder action and shareholder action was not required.
a	The amendment(s) was/were adopted by the incorporators without shareholder action and shareholder action was not required.
Signature	igned this day, of
	the shareholders)
	OR
	(By a director if adopted by the directors)
	OR
	(By an incorporator if adopted by the incorporators)
	CARPOS A. CARRERO
	Typed or printed name
	Pas A M
	Title