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FL INCORPORATORS INC

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FLORIDA DIVISION OF CORPORATIONS  
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TO: DIVISION OF CORPORATIONS

FAX #: (850)922-4001

FROM: FLORIDA INCORPORATORS, INC.

ACCT#: 075350000473

CONTACT: MARK HANKINS

PHONE: (305)350-5221

FAX #: (305)350-9148

NAME: NATIONWIDE CREDIT MANAGEMENT, INC.

AUDIT NUMBER.....H98000008322

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

CERT. OF STATUS..0

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**Articles Of Incorporation  
Of**

**Nationwide Credit Management, Inc.**

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THE UNDERSIGNED, ACTING AS INCORPORATOR OF A CORPORATION UNDER THE FLORIDA BUSINESS CORPORATION ACT, ADOPTS THE FOLLOWING ARTICLES OF INCORPORATION:

FIRST: The name of the corporation Nationwide Credit Management, Inc.

SECOND: The period of its duration is perpetual.

THIRD: The date and time of the commencement of the corporate existence shall be the date of the filing of these Articles by the Department of State.

FOURTH: The purpose or purposes for which the corporation is organized is to engage in the transaction of any or all lawful business for which the corporation may be incorporated under the provisions of the Florida Business Corporation Act.

FLORIDA INCORPORATORS, INC.  
1221 BRICKELL AVE, STE. 900  
MIAMI, FL 33131  
(305) 350-5221

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FIFTH: The aggregate number of shares which the corporation shall have authority to issue is ONE THOUSAND (1,000) SHARES of capital stock, \$.001 par value each.

SIXTH: The number of directors constituting the initial Board of Directors of the corporation is ONE (1) and the name and address of the person who is to serve as director until the first annual meeting of shareholders or until his successor is elected and qualified is:

James N. Chomen  
1803 Mainsail Circle  
Jupiter, FL 33477

SEVENTH: The name and address of the incorporator is:

James N. Chomen  
1803 Mainsail Circle  
Jupiter, FL 33477

EIGHTH: The name and address of the initial registered agent and the initial registered office is:

James N. Chomen  
1803 Mainsail Circle  
Jupiter, FL 33477

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NINTH: The principal office of the corporation is:

Nationwide Credit Management, Inc.  
1803 Mainsail Circle  
Jupiter, FL 33477

TENTH: The mailing address of the corporation is:

Nationwide Credit Management, Inc.  
12189 US Hwy 1 Suite # 4955  
North Palm Beach, FL 33408

DATED: May 1, 1998

  
JAMES N. CHOMEN  
Incorporator

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ACCEPTANCE OF REGISTERED AGENT

I hereby am familiar with and accept the duties and responsibilities as registered agent of the corporation.

  
JAMES N. CHOMEN