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SECRETARY OF STATE
DIVISION OF CORPORATIONS
P.O. BOX 6327
TALLAHASSEE, FL 32314

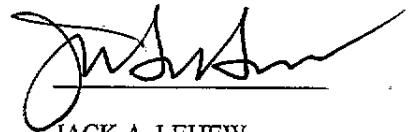
RE: FLORIDA COLLATERAL RECOVERY, INC.

GENTLEMEN:

ENCLOSED, PLEASE FIND THE ORIGINAL AND A COPY OF THE ARTICLES OF INCORPORATION,
TOGETHER WITH MY CHECK IN THE AMOUNT OF \$122.50.

THIS REPRESENTS THE COST OF THE FILING FEES, CERTIFIED COPY OF ARTICLES OF
INCORPORATION AND FEE FOR THE REGISTERED AGENT DESIGNATION FOR THE ABOVE NAMED
CORPORATION.

VERY TRULY YOURS,



JACK A. LEHEW
5422 THERESA ROAD
TAMPA, FL 33617

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98 MAY 13 AM 8:52
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF

FLORIDA COLLATERAL RECOVERY, INC.

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

ARTICLE I - CORPORATE NAME

The name of the corporation is:

FLORIDA COLLATERAL RECOVERY, INC.

ARTICLE II - DURATION

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

ARTICLE III -- 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 IV - CAPITAL STOCK

The corporation is authorized to issue five hundred shares (500) of one Dollar(s) (\$ 1.00) per value Common Stock, which shall be designated "Common Shares".

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The principal office, if known, or the mailing address of the corporation is:

NAME **FLORIDA COLLATERAL RECOVERY, INC.**
ADDRESS **211 1/2 HEDDON COURT**
CITY **OZONA, FLORIDA 34660**

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

NAME **JACK A. LEHEW**
ADDRESS **5422 THERESA ROAD**
CITY **TAMPA, FLORIDA 33615-3812**

ARTICLE V - INITIAL BOARD OF DIRECTORS

This corporation shall have THREE (3) 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 name (s) and address (es) of the initial director (s) of the corporation are as follows:

NAME JOHN T. FORGIONE
ADDRESS 211 1/2 HEDDEN COURT
CITY OZONA, FL 34660

NAME SEAN McSORLEY
ADDRESS 211 1/2 HEDDON COURT
CITY OZONA, FL 34660

NAME THOMAS L. FORGIONE
ADDRESS 211 1/2 HEDDON COURT
CITY OZONA, FL 34660

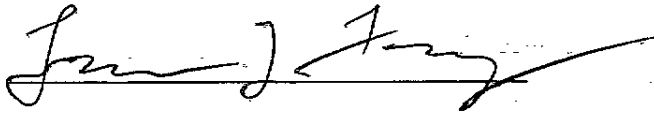
ARTICLE VII - INCORPORATORS

The name (s) and address (es) of the incorporators signing these Articles of incorporation are as follows:

NAME THOMAS L. FORGIONE
ADDRESS 211 1/2 HEDDON COURT
CITY OZONA, FL 34660

IN WITNESS WHEREOF, the undersigned subscriber (s) have executed these Articles of Incorporation this
8th day of MAY, 1998.

INCORPORATORS (S):



CERTIFICATE AND ACKNOWLEDGEMENT
OF REGISTERED AGENT

CERTIFICATE OF REGISTERED AGENT
OF

FLORIDA COLLATERAL RECOVERY, INC.

FILED
98 MAY 13 AM 8:52
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Pursuant to Florida Statutes Sections 48.091 and 607.0501, the following is submitted:

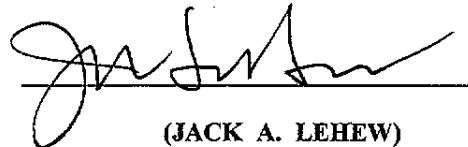
The above corporation, desiring to organize under the laws of the State of Florida with its registered office as indicated in the Articles of Incorporation at:

5422 THERESA ROAD
TAMPA, FLORIDA 33615-3812

has named JACK A. LEHEW
located at the aforesaid address, as its Registered Agent to accept service of process within the state.

ACKNOWLEDGEMENT

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


(JACK A. LEHEW)