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LAW OFFICES OF  
**ISAAK & ZWIRN, P.A.**  
4021 NORTH ARMENIA AVENUE  
SUITE 103  
TAMPA, FLORIDA 33607  
(813) 871-1384  
(813) 877-1352 (fax)  
(813) 968-0784 (pager)

EILAM ISAAK  
JEFFREY ZWIRN

CRIMINAL LAW  
PERSONAL INJURY

August 2<sup>7</sup>/<sub>8</sub>, 1998

Department of State  
Division of Corporations  
409 E. Gaines St.  
Tallahassee, FL 32399

300002629173--9  
-08/31/98--01133--020  
\*\*\*\*122.50 \*\*\*\*122.50

Re: US Collections, Inc.

Dear Sir/Madam:

Enclosed are the Articles of Incorporation for the above-named corporation, along with a check in the amount of \$122.50 for the filing fees for those Articles. Please process these documents at your earliest convenience and return a certified copy of each of those Articles to the above address.

Thank you in advance for your cooperation. If you have any questions, please do not hesitate to contact the undersigned.

**EFFECTIVE DATE**  
18-27-98

Very truly yours,

*Jeffrey J. Zwirn*  
Jeffrey J. Zwirn, Esq.

Enclosures

DIVISION OF CORPORATIONS  
TALLAHASSEE, FLORIDA

98 AUG 31 AM 7:42

FILED

CB  
9-14-98  
4

EFFECTIVE DATE  
8-27-98

ARTICLES OF INCORPORATION  
OF  
U.S. COLLECTIONS, INC.

FILED  
98 AUG 31 AM 7:42  
DIV. OF CORPORATIONS  
TALLAHASSEE, FLORIDA

The undersigned Incorporator for the purpose of forming a corporation under Chapter 607 Florida Statutes, hereby adopts the following Articles of Incorporation:

ARTICLE I - NAME AND ADDRESS

The name of this corporation is U.S. Collections, Inc. The business mailing address of the corporation is 4021 North Armenia Ave., Tampa, Florida 33607.

ARTICLE II - DURATION

The duration of the corporation is perpetual.

ARTICLE III - COMMENCEMENT OF EXISTENCE

The corporation shall commence its existence at the time that the Articles of Incorporation are subscribed to and acknowledged.

ARTICLE IV - SHARES OF STOCK

The aggregate number of shares which the corporation is authorized to issue is 1,000,000. Such shares shall be of a single class and shall have a par value of \$.01 per share.

ARTICLE V - PURPOSE

This corporation is organized for the purpose of transacting any business that a corporation may engage in under the laws of the State of Florida.

ARTICLE VI - INITIAL SUBSCRIBER

The initial subscriber to these Articles of Incorporation is JOSEPH KOPELOVICH, whose address is 4021 North Armenia Ave., Tampa, Florida 33607.

ARTICLE VII - OFFICERS DIRECTORS

Officers and Directors shall be duly elected by the Bylaws of the Corporation and shall serve until the next election or their resignation. The officers and directors may either be increased or decreased from time to time by the Bylaws, but shall never be less than one.

ARTICLE VIII - BYLAWS

The Bylaws of the Corporation shall be made by the Initial Subscriber. The Bylaws shall be adopted and may be amended in accordance with the procedure set forth in the Bylaws.

ARTICLE IX - AMENDMENT

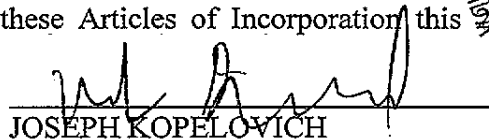
The Articles of Incorporation of the Corporation may be amended by resolution of the Board of Directors, approved by the members of the Corporation, as provided in the Bylaws of the Corporation.

ARTICLE X - RESIDENT OFFICE AND REGISTERED AGENT

The Resident Office and the Registered Agent of the Corporation shall be:

Jeffrey J. Zwirn  
4021 North Armenia Ave.  
Tampa, Florida 33607

The undersigned subscriber has executed these Articles of Incorporation this 27th of August, 1998.

  
JOSEPH KOPELOVICH

STATE OF FLORIDA  
COUNTY OF HILLSBOROUGH

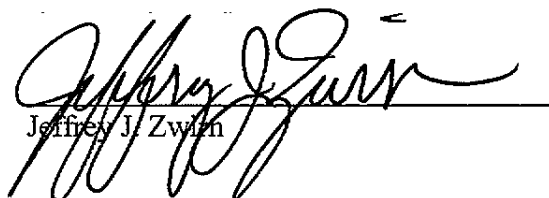
The foregoing instrument was acknowledged before me this 27th day of August 1998 by JOSEPH KOPELOVICH, the foregoing subscriber, who is personally known to me and who did take the oath.

NOTARY PUBLIC:

Adrienne Zwirn  
Notary Public State of Florida  
Commission No CC 757914  
My Commission Exp 07/09/2002

ACCEPTANCE OF REGISTERED AGENT

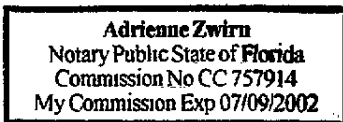
Having been named to accept service of process for US COLLECTIONS, INC., at the place designated in the Articles of Incorporation, I Jeffrey J. Zwirn, hereby agree to act in this capacity and agree to comply with the provisions of Section 48.091, Fla. Stat., relative to keeping such office open.

  
Jeffrey J. Zwirn


FILED  
98 AUG 31 AM 7:12  
DIJON COUNTY CLERK  
TALLAHASSEE, FLORIDA

State of Florida  
County of Hillsborough

The foregoing instrument was acknowledged before me this 27th day of August 1998 by Jeffrey J. Zwirn, the Registered Agent, who is personally known to me and who did take the oath. oath.



NOTARY PUBLIC:

  
My Commission Expires: