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<u>cst</u>	THE UNITED STATES CORPORATION
	COMPANY

ACCOUNT NO. : 072100000032

REFERENCE : 173673

80360A

COST LIMIT : \$ 78.75

ORDER DATE: March 18, 1999

ORDER TIME : 10:31 AM

ORDER NO. : 173673-005

CUSTOMER NO: 80360A

000002810510--4

CUSTOMER:

Lee G. Kellison, Cpa

HAYES & LINDELL PA HAYES & LINDELL, PA.

Suite 620 Blackstone Building

233 East Bay Street Jacksonville, FL 32202

NAME:

INTEGRATED RECEIVABLE

RESOLUTION, INC.

EFFECTIVE DATE:

FARTICLES OF INCORPORATION

CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

__ CERTIFIED COPY

PLAIN STAMPED COPY

CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Christopher Smith

EXAMINER'S INITIALS:

ARTICLES OF INCORPORATION

FILED SECRETARY OF STATE DIVISION OF CORPORATIONS 99 MAR 18 AM 10: 11

OF

INTEGRATED RECEIVABLE RESOLUTION, INC.

ARTICLE I

NAME, PRINCIPAL OFFICE, AND MAILING ADDRESS

The name of this corporation is Integrated Receivable Resolution, Inc. The corporation's initial principal office and mailing address are located at 4811 Beach Boulevard, Suite 108, Jacksonville, Florida 32207.

ARTICLE II

NATURE OF BUSINESS

This corporation is organized for the purpose of engaging in and transacting any or all lawful business permitted under the laws of the State of Florida or any other state and of the United States.

ARTICLE III

CAPITAL STOCK

This corporation is authorized to issue One Thousand (1000) shares of common stock having a par value of One and No/100 Dollars (\$1.00) per share, which shares shall be and hereby are designated as "Common Shares".

ARTICLE IV

TERM OF EXISTENCE

The term for which this corporation shall exist shall be perpetual, commencing on the date of the filing of these Articles of Incorporation.

ARTICLE V

INITIAL REGISTERED OFFICE AND AGENT

The initial registered office of this corporation in the State of Florida is 233 East Bay Street, Suite 620, Jacksonville, Florida 32202, and the name of the initial registered agent of this corporation is Lee G. Kellison. The Board of Directors may, from time to time, change the registered agent or move the registered office to any other address in Florida.

ARTICLE VI

INITIAL BOARD OF DIRECTORS

This corporation shall have one (1) Director initially. The number of Directors may be increased or decreased, from time to time, by amendment to the Bylaws, but in no event shall the number of Directors be reduced below one (1). The names and addresses of the initial Directors of this corporation are as follows:

NAME

ADDRESS

John B. Leonard

4811 Beach Boulevard, Suite 108 Jacksonville FL 32207

ARTICLE VII

<u>INCORPORATOR</u>

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

<u>NAME</u>

<u>ADDRESS</u>

Lee G. Kellison

233 East Bay Street, Suite 620 Jacksonville FL 32202

ARTICLE VIII

<u>AMENDMENTS</u>

These Articles of Incorporation may be amended in the manner provided by law. Both the shareholders and the Board of Directors may repeal, amend or adopt Bylaws for the corporation, pursuant to these Articles, except that the shareholders may prescribe in any Bylaw made by them that such Bylaw shall not be altered, repealed or amended by the Board of Directors.

ARTICLE IX

PRE-EMPTIVE RIGHTS

Each Shareholder of the common stock of the corporation shall have the right to purchase, subscribe for, or receive a right or rights to purchase or subscribe for, at the price for which it is offered to others, that Shareholder's pro rata portion of the following:

A. Any stock of any class that the Corporation may issue or sell, whether or not exchangeable for any stock of the Corporation of any class or classes, and whether or not of unissued shares authorized by the Articles of Incorporation as originally filed or by any amendment thereof or out of shares of stock of the Corporation acquired by it after the issuance thereof, and whether issued for cash or other consideration; or

B. Any obligation that the Corporation may issue or sell which is convertible into or exchangeable for any stock of the Corporation of any class or classes, or to which is attached or pertinent any warrant or warrants or other instruments conferring on the holder the right to subscribe for or purchase from the Corporation any shares of its stock of any class or classes.

This right shall be deemed waived by any Shareholder who does not exercise it and pay for the shares preempted within thirty (30) days after receipt of written notice from the Corporation stating the price, terms and conditions of the issue of shares and

inviting the Shareholder to exercise this preemptive right. This right may also be waived by a written waiver signed by the Shareholder.

IN WITNESS WHEREOF, the undersigned incorporator, being a natural person competent to contract, has hereunto set his hand and affixed his seal this 17th day of March, 1999.

Lee G. Kellison, Incorporator

STATE OF FLORIDA } COUNTY OF DUVAL }

The foregoing instrument was acknowledged before me this the 17th day of March, 1999, by Lee G. Kellison, who is personally known to me, and who did take an oath.

Notary Public

My Commission Expires:

NANCY J. LOZNICKA
MY COMMISSION # CC473056 EXPIRES
June 15, 1999
BONDED THRU TROY FAIN INSURANCE, INC

(Typed, Stamped or Printed)

Serial Number (if any)

LKWORK\CLIENTS\LEONARD\IRR\ARTICLES 99-068

MAR 18 AM 10: 11

CILE TAKY OF CORPORATIONS

CILE NO

AND CILE NO

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE; FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED AND ACCEPTANCE OF DESIGNATION AS REGISTERED AGENT

Pursuant to Sections 48.091 and 607.0501, Florida Statutes, Integrated Receivable Resolution, Inc., desiring to organize under the laws of the State of Florida with its initial principal office, as indicated in its articles of incorporation, being located at 4811 Beach Boulevard, Suite 108, Jacksonville, Florida 32207, has designated Lee G. Kellison as its initial registered agent to accept service of process within this state, and has designated as its initial registered office the following address: 233 East Bay Street, Suite 620, Jacksonville, Florida 32202.

Pursuant to Sections 48.091 and 607.0501, Florida Statutes, the undersigned, having been designated as the initial Registered Agent for the service of process within the State of Florida upon Integrated Receivable Resolution, Inc., a corporation organized under the laws of the State of Florida, does hereby accept the appointment as such Registered Agent for the above-named corporation, and does hereby agree to comply with the provisions of Section 48.091(2) relative to keeping open the Registered Office of said corporation, which Registered Office is located at 233 East Bay Street, Suite 620, Jacksonville, Florida 32202.

IN WITNESS WHEREOF, I, the said Registered Agent, have hereunto set my hand and seal at Jacksonville, Duval County, Florida, on this 17th day of March, 1999.

Lee G. Kellison, as Registered Agent