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Florida Department of State
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To: Division of Corporations
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FLORIDA PROFIT CORPORATION OR P.A.**FINANCIAL RECOVERY SYSTEMS, INC.**

Certificate of Status	0
Certified Copy	1
Page Count	03
Estimated Charge	\$78.75

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ARTICLES OF INCORPORATION

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FINANCIAL RECOVERY SYSTEMS, INC. SECRETARY OF STATE
TALLAHASSEE, FLORIDA

THE UNDERSIGNED, has executed the following document as incorporator of the above named corporation, a corporation organized under the laws of the State of Florida, and all rights, duties and obligations of the undersigned as incorporator, and those of the corporation, are to be determined in accordance with the laws of the State of Florida.

ARTICLE I

NAME:

The name of this Corporation shall be, Financial Recovery Systems, Inc.

ADDRESS:

The principal place of business of this corporation shall be: 6610 North University Drive, Suite 220, Ft. Lauderdale, FL 33321

ARTICLE II

NATURE OF BUSINESS:

This corporation may engage in any activity of business permitted under the laws of the United States of America and/or of the State of Florida.

ARTICLE III

CAPITAL STOCK:

This Corporation is authorized to issue one hundred (100) shares of stock, with a par value of One Dollar (\$1.00).

ARTICLE IV

TERM OF EXISTENCE:

This Corporation is to exist perpetually.

ARTICLE V

PRE-EMPTIVE RIGHTS:

Every shareholder, upon the sale of any new stock of this Corporation of the same kind or class as that which he already holds, shall have the right to purchase his pro rata share thereof at a price at which it is offered to others.

ARTICLE VI

DIRECTORS:

The business of this Corporation shall be managed by the Shareholders of this Corporation, and such Shareholders shall be deemed Directors of the Corporation. The name and address of the initial Shareholder and Director is: MANNY SINGH, 6610 North University Drive, Suite 220, Ft. Lauderdale, FL 33321.

Manny Singh, Esq.,
Law Offices of Manny Singh
6610 N University Drive, Suite 220
Fort Lauderdale, FL 33321
Telephone: (954) 722-1300
Facsimile: (954) 722-8125. FBN - 480800

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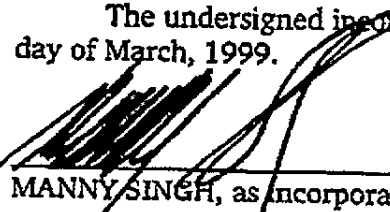
ARTICLE VII

SUBSCRIBERS:

The name and street address of the person executing these Articles of Incorporation as subscriber is:

MANNY SINGH
6610 North University Drive, Suite 220,
Ft. Lauderdale, FL 33321

The undersigned incorporator has executed these articles of incorporation this 24th day of March, 1999.


MANNY SINGH, as incorporator of Financial Recovery Systems, Inc.

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

In pursuance of Chapter 607.34 Florida Statutes, the following is submitted, in compliance with said Act:

Financial Recovery Systems, Inc., desiring to organize under the laws of the State of Florida with its principal office, as indicated in the articles of incorporation at: 6610 North University Drive, Suite 220, Ft. Lauderdale, FL 33321, has named Manny Singh, 6610 North University Drive, Suite 220, Fort Lauderdale, County of Broward, State of Florida 33321, as its agent to accept service of process within this state

ACKNOWLEDGMENT:

Having been named to accept service of process for the above stated corporation, place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provision of said Act relative to keeping open said office.

LAW OFFICES OF MANNY SINGH
6610 N University Drive, Suite 220
Fort Lauderdale, FL 33321
Telephone: (954) 722-1300
Facsimile: (954) 722-8125.

By: 

Registered Agent - Manny Singh

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TALLAHASSEE, FLORIDA