00006590 STEPHEN E. TILLEY CERTIFIED PUBLIC ACCOUNTANT 4206 BAYMEADOWS RD. JACKSONVILLE, FL 32217 Phone # City/State/Zip Office Use Only OS ULL OS ON DELLO CORPORATION NAME(S) & DOCUMENT NUMBER(S), (if known): 1. (Corporation Name) (Document #) (Document #) (Corporation Name) (Document #) (Corporation Name) (Document #) (Corporation Name) Certified Copy Pick up time Walk in Certificate of Status Will wait ■ Photocopy Mail out AMENDMENTS NEW FILINGS 300002934743---9 -07/19/99--01077--021 Amendment Profit Resignation of R.A., Officer/Director NonProfit Change of Registered Agent Limited Liability Dissolution/Withdrawal Domestication Merger Other REGISTRATION/ OTHER FILINGS OUALIFICATION Annual Report Foreign Fictitious Name Limited Partnership Name Reservation Reinstatement Trademark Other

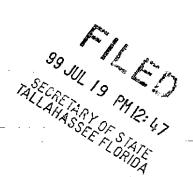
Examiner's Initials

CR2E031(1/95)

ARTICLES OF INCORPORATION

Of

UTOPIA CREDIT REPORTING, INC.



The undersigned, acting as incorporator of a corporation under Florida General Corporation Act, adopts the following Articles of Incorporation for such corporation:

ARTICLE I - NAME

The name of the corporation is Utopia Credit Reporting, Inc.

ARTICLE II - TERM OF EXISTENCE

The period of duration of the corporation is perpetual.

ARTICLE III - NATURE OF BUSINESS

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This corporation is organized for the purpose of engaging in any activity or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV - AUTHORIZED SHARES

The aggregate number of shares that the corporation shall have the authority to issue is 1,000 shares of capital stock with par value of \$.10 per share. The sum of \$100.00, the par value of all shares of capital stock of the corporation that have been issued, shall be the stated capital of the corporation at any particular time. The holders of the outstanding capital stock shall be entitled to receive, when and as declared by the Board of Directors, dividends payable either in cash, in property, or in shares of the capital stock of the corporation. The shares of the corporation are not to be divided into classes, and the corporation is not authorized to issue shares in series.

The stock shall be issued pursuant to Section 1244 of the Internal Revenue Tax Code.

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

of APP 1000 1000 GRANTING the title steel after the members have

The principal place of business of the Corporation is located in Duval County, Florida and the address is 4206 Baymeadows Road, Jacksonville, Florida 32217.

The name of the initial registered agent is Stephen E. Tilley, 4206 Baymeadows Road, Jacksonville, Florida 32217.

ARTICLE VI - DIRECTORS

The initial Board of Directors shall consist of one (1) member who need not be a resident of the State of Florida or shareholder of the corporation.

ARTICLE VII - INITIAL DIRECTORS

The name and address of the person who shall serve as Director until the first annual meeting of the shareholders, or until their successors shall have been elected and qualified, is as follows:

NAME

ADDRESS

Stephen E. Tilley

4206 Baymeadows Road Jacksonville, FL 32217

ARTICLE VIII - INCORPORATOR

The name and address of the initial incorporator is as follows:

NAME

<u>ADDRESS</u>

Stephen E. Tilley

4206 Baymeadows Road Jacksonville, Florida 32217

ARTICLE IX - AMENDMENT OF ARTICLES OF INCORPORATION

The shareholders shall have the power to adopt, amend, alter, change or repeal the Articles of Incorporation when proposed and approved at a stockholders' meeting, with not less than a 51% vote of the common stock.

ARTICLE X - PREEMPTIVE RIGHTS

The holders of the common stock of this corporation shall have preemptive rights to purchase, at prices, terms and conditions that shall be fixed by the Board of Directors, such shares of the stock of this corporation as may be issued for money, or any property or services from time to time, in addition to that stock authorized and issued by the Corporation. The preemptive right of any holder is determined by the ratio of the authorized and issued shares of common stock held by the holder of all shares of common stock currently authorized and issued.

ARTICLE XI - CUMULATIVE VOTING

The shareholders of this Corporation shall be allowed to vote their shares cumulatively so as to give one candidate as many votes as the number of directors to be elected, multiplied by the number of his shares, to distribute them among as many candidates as he may wish. Notice must be given by any shareholder to the President or a Vice President of said Corporation not less than twenty-four (24) hours prior to the time set for the holding of a shareholders' meeting for the election of directors that said shareholder intends to cumulate his vote at said election.

IN WITNESS WHEREOF, the undersigned has made and subscribed these Articles of Incorporation at Duval County. Florida on this // day of July 1999.	n *
at Duval County, Florida on this 16 day of July 1999.	17 17 17 478
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Stephen E_Tilley	
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STATE OF FLORIDA)	5
) SS.:	
COUNTY OF Duval)	
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Before me, the undersigned authority, personally appeared, who is to me well known to be the person described in and who subscribed the above Articles of Incorporation and he did freely and voluntarily acknowledge before me according to the law that he made and subscribed the same for the uses and purposes therein, mentioned and set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal at Duval County, Florida, this ______ 1999.

NOTARY PUBLIC

My Commission Expires:

TINA CALLAHAN
MY COMMISSION # CC 568203
EXPIRES: July 8, 2000
Bonded Thru Notary Public Underwriters

ACCEPTANCE OF REGISTERED AGENT

The undersigned hereby accepts his designation as Registered Agent for Utopia Credit Recording, Inc.

Stephen E. Tilley