State of Alabama)
County of Jefferson)

ARTICLES OF INCORPORATION

OF

ACWI SYSTEMS, INCORPORATED

The undersigned, acting as incorporators of a corporation under the Code of Alabama, adopts the following Articles of Incorporation for such corporation:

FIRST: The name of the corporation is ACWI Systems,
Incorporated.

SECOND: The period of its duration is perpetual.

THIRD: The purpose or purposes for which the corporation is organized are:

For all lawful purposes, and specifically, for the preparation and sale of computer programs and management of collection services.

FOURTH: The aggregate number of shares which the corporation shall have the authority to issue is 100 shares of common stock having a par value of \$1.00 per share.

FIFTH: Provisions for the regulation of the internal affairs of the corporation are as provided in the Bylaws adopted or to be adopted by simple majority vote of the issued and outstanding shares of the corporation.

SIXTH: The address of the initial registered office of the corporation is Room 202-A Jessup Building, Alabaster, (Shelby County) Alabama 35007. The initial registered agent at such address is William P. Wildes.

SEVENTH: The number of directors constituting the initial Board of Directors of the corporation are three (3), and the names and addresses of the persons who are to serve as directors and officers of the corporation until the first annual meeting of shareholders or until their successors are elected and shall qualify are.

NAME

ADDRESS

William P. Wildes

1926 4th Avenue, North, Room 213 Birmingham, Alabama 35203

W. H. Van Sant

1926 4th Avenue, North, Room 216 Birmingham, Alabama 35203

Robert M. Echalo, Ja No 4 Willes Park Curie Blume, Ft 3523 Harry C. Harrison

202-A Jessup Building P. O. Box 971 Alabaster, Alabama 35007

EIGHTH: The names and address of the incorporators

are:

NAME

ADDRESS

W. H. Van Sant

1926 4th Avenue, North, Room 216 Birmingham, Alabama 35203

William P. Wildes

1926 4th Avenue, North, Room 213

Birmingham, Alabama 35203

Harry C. Harrison

202-A Jessup Building

P. O. Box 971

Alabaster, Alabama 35007

Dated this the 21st day of January, 1982.

ACWI SYSTEMS, INCORPORATED

William Polletes

BY:

TITLE:

ecox 22



B00K

STATE OF ALABAMA

I, Don Siegelman, Secretary of State, of the State of Alabama, having custody of the Great and Principal Seal of said State, do hereby certify

that pursuant to the provisions

ACWI Systems, Incorporated

is reserved as available based only upon an examination of the corporation records on file in this office for the exclusive use of ACWI Systems, Incorporated for a period of one hundred twenty days from this date. In the case of a domestic corporation, the name of the county in which the corporation was or is proposed to be incorporated is Jefferson. I further certify that as set out in the application for reservation of corporate name, the Secretary of State's office does not assume any responsibility for the availability of the corporate name requested nor for any duplication which might occur.

In Testimony Whereof, I have hereunto set my hand and affixed the Great Seal of the State, at the Capitol, in the City of Montgomery, on this day.

December 18, 1981

Don Siegelman

Date

Secretary of State

NCOS.

State of Alabama

SHELBY	County

CERTIFICATE OF INCORPORATION

OF	
ACWI SYSTEMS, INCORPORATED	
The undersigned, as Judge of Probate of SHELBY County, State of hereby certifies that duplicate originals of Articles of INCORPORATION	f Alabama,
of ACWI SYSTEMS, INCORPORATED	duly signed
and verified pursuant to the provisions of Section 10-2A-26 of the	
Business Corporation Act, have been received in this office and are found to con-	form to law.
ACCORDINGLY the undersigned, as such Judge of Probate, and by vi	i rtue of the
authority vested in him by law, hereby issues this Certificate ofINCORPORATI	ON
OF ACWI SYSTEMS, INCORPORATED, OF	nd attaches
hereto a duplicate original of the Articles of INCORPORATION	··
GIVEN Under My Hand and Official Seal on this the 27	day of
STATE OF ALLA SMELBY CO. I CERTIFY THIS Judge of Probate 1 SEZ JAN 27 AN II: 27 SUDGE OF PROCESSE STATE OF ALLA SMELBY CO. Judge of Probate 36.00	/ yo/