The undersigned, acting as incorporator(s) of a corporation under the Alabama Business Corporation Act, adopt(s) the following Articles of Incorporation for such corporation:

FIRST: The name of the corporation is

Commercial Collection Services, Inc.

SECOND: The period of its duration is unlimited.

THIRD: The purpose or purposes for which the corporation is organized are: the transaction of any or all lawful business for which corporations may be incorporated by law.

FOURTH: The aggregate number of shares which the corporation shall have authority to issue is 1,000 shares of common stock, par value \$1.00 per share.

FIFTH: Provisions for the regulation of the internal affairs of the corporation are to be in the form of rules, bylaws and regulations adopted by the stockholders as they may deem necessary or expedient. The corporation, through its stockholders, shall have the power to make bylaws for the regulation and government of the corporation, its agents, servants and officers, and for all other purposes not inconsistent with the constitution and laws of the State of Alabama.

SIXTH: The street address, city and state of the initial registered office of the corporation is 4509 Valleydale Road Suite 4 Birmingham, Alabama and the name of its initial registered agent at such address is Von A. Goodwin

SEVENTH: The number of directors constituting the initial board of directors is 2 , and the names and addresses of the persons who are to serve as directors until the first annual meeting of the shareholders or until their successors are elected and shall qualify are:

/ Nan

046 PME 782

. Von A. Goodwin Address

150 Mangrove Alabaster, AL. 35007

Jayne B. Autry

3016 Riverwood Terrace B'ham, AL 35242

EIGHTH: The name and address of the incorporator is

Von A. Goodwin 150 Mangrove Alabaster, AL. 35007

Dated April 2 , 1992 .

Von A Cook

STATE OF ALABAMA

I, Billy Joe Camp, 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 of Section 10-2A-26, Code of Alabama 1975, and upon an examination of the corporation records on file in this office, the following corporate name is reserved as available:

Commercial Collection Services, Inc.

This domestic corporation name is proposed to be incorporated in Jefferson County and is for the exclusive use of Tom Autry, 3016 Riverwood Terrace, Birmingham, AL 35242 for a period of one hundred twenty days beginning February 13, 1992 and expiring June 13, 1992.

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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.

February 13, 1992

Date

Billy Joe Camp

Secretary of State

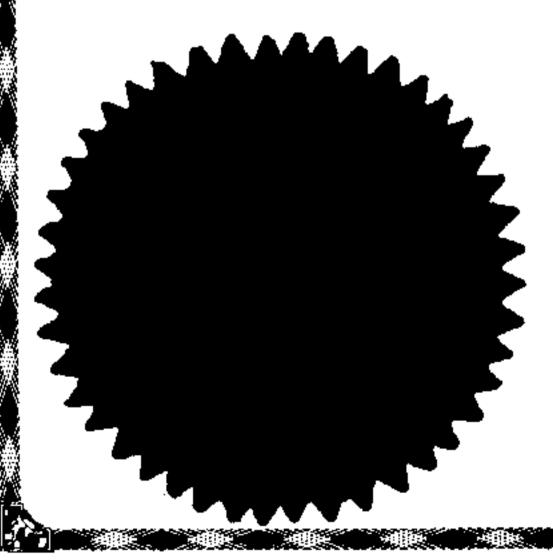
State of Alabama

SHELBY	County

CERTIFICATE OF INCORPORATION

OF
COMMERCIAL COLLECTION SERVICES, INC.

SHELBY C	County,
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Business Corporation Act, have	e been
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Judge of Probate

04/07/1992 3451 08:44:00 AM SHELBY COUNTY PROBATE 003 HCD 88.00