

**ARTICLES OF INCORPORATION
OF A NON-TAX-EXEMPT**
Pursuant to A.R.S. §10-3202
(Arizona Non-Profit Corporation)

RECEIVED

OCT 20 2010

**ARIZONA CORP. COMMISSION
CORPORATIONS DIVISION**

1. Name: The Name of the Corporation is:

Arizona Creditor Bar Association, Inc.

2. Character of Affairs: The character of affairs of the corporation will be:

To advance the legal collection of debt, creditors rights, the adoption of legislation, and court rules favorable to the collection industry.

3. Board of Directors: The initial board of directors shall consist of six (6) directors. The names and addresses of the persons who are to serve as the directors until the first annual meeting of the members, or until their successors are elected and qualifies are:

Paul D. Guglielmo
3040 N Campbell Ave, Ste 100
Tucson, AZ 85719-7317

David Hameroff
3443 E Fort Lowell Rd
Tucson, AZ 85716-0001

Steven J. Itkin
5210 E William Circle, No. 800
Tucson, AZ 85711-4478

Kenneth W. Seidberg
2412 E Campbell Ave
Phoenix, AZ 85016

Jon R. Hultgren
3101 N Central, Ste 500
Phoenix, AZ 85012-2641

David Lippman
5447 E 5th St, Ste 249
Tucson, AZ 85711

The number of persons to serve on the board of directors thereafter shall be fixed by the Bylaws.

4. Indemnification: The power of indemnification under the Arizona Revised Statutes shall not be denied or limited by the bylaws.

5. Known Place of Business: The street address of the known place of business of the Corporation is:

Attention Dona
3443 E Fort Lowell Rd
Tucson, AZ 85716-0001

6. Statutory Agent: The name and address of the statutory agent of the Corporation is:

Paul D. Guglielmo
3040 N Campbell Ave, Ste 100
Tucson, AZ 85719-7317

7. Incorporators: The names and addresses of the incorporators are:

Paul D. Guglielmo
3040 N Campbell Ave, Ste 100
Tucson, AZ 85719-7317

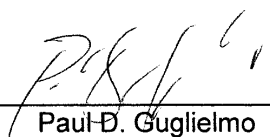
David Hameroff
3443 E Fort Lowell Rd
Tucson, AZ 85716-0001

All powers, duties and responsibilities of the incorporators shall cease at the time of delivery of these Articles of Incorporation to the Arizona Corporation Commission.


8. Members:

The corporation will have members.

Executed this 12th day of Oct, 2010 by all of the incorporators.



Paul D. Guglielmo

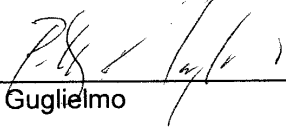


David Hameroff

PHONE 520-792-4700 FAX 520-792-2910

Acceptance of Appointment by Statutory Agent

The undersigned hereby acknowledges and accepts the appointment as statutory agent of the above-named corporation effective this 12th day of October, 2010.



Paul D. Guglielmo

