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97 APR -3 PM 3:15  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

TRANSMITTAL LETTER

Department of State  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

700002132537--1  
-04/03/97--01052--011  
\*\*\*\*\*70.00 \*\*\*\*\*70.00

SUBJECT: CREDIT CONCEPTS, INC.  
(proposed corporate name)

Enclosed please find an original and one (1) copy of the articles of incorporation for the above corporation and check in the amount of \$ ~~22,500~~ 70.00

FROM: David L. Bessette  
Name

5 Forest View Way  
Address

Ormond Beach, FL 32174  
City, State, & Zip

(904) 760-6100  
Telephone Number

NOTE: Please provide the original and one copy of the articles.

F. CHAMBERLAIN APR 3 1997

**ARTICLES OF INCORPORATION**  
**OF**  
**Credit Concepts, Inc.**

The undersigned incorporators, for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopt the following Articles of Incorporation.

**ARTICLE I NAME**

The name of the corporation shall be:

**Credit Concepts, Inc.**

**ARTICLE II ADDRESS**

The principle place of business and mailing address of this corporation shall be:

1301 Beville Road, #21  
Daytona Beach, Florida 32119

**ARTICLE III CAPITAL STOCK**

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

TEN THOUSAND (10,000) SHARES OF STOCK AT \$1.00 PAR VALUE.  
STOCK MAY BE ISSUED FOR MONEY, PROPERTY OR SERVICES, AND THE DETERMINATION OF THE DIRECTORS OF THIS CORPORATION AS TO THE VALUE OF ANY OF THE SAME SHALL BE CONCLUSIVE.

**ARTICLE IV INITIAL REGISTERED AGENT AND ADDRESS**

The name and address of the initial registered agent is:

**David L. Bessette**  
**5 Forest View Way**  
**Ormond Beach, FL 32174**

Acceptance by the registered agent:

Having been named as registered agent and to accept service of process for the above stated corporation, **Credit Concepts, Inc.**, at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

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#### ARTICLE V INCORPORATORS

The name and street address of the incorporator to these Articles of Incorporation is:

David L. Bessette  
5 Forest View Way

#### ARTICLE VI TERM

The existence of this corporation shall be perpetual.

#### ARTICLE VII PURPOSES

The purpose is to engage in any activities or business permitted under the laws of the United States and Florida.

#### ARTICLE VIII DIRECTORS

This corporation shall have one (2) directors, initially. The number of directors may be increased or diminished from time to time, by by-laws adopted by the stockholders, but shall never be less than one. The name and post office address of the initial board of directors are:

David L. Bessette  
5 Forest View Way  
Ormond Beach, Florida 32174

AND

Pamela S. Bessette  
5 Forest View Way  
Ormond Beach, Florida 32174

#### ARTICLE IX OFFICERS

The names and addresses of the initial officers of this corporation are:

David L. Bessette  
President

5 Forest View Way  
Ormond Beach, Florida 32174

Pamela S. Bessette  
Secretary/Treasurer  
Ormond Beach, FL 32174


5 Forest View Way  
Ormond Beach, Florida 32174

#### **ARTICLE X ADDITIONAL PROVISIONS**

The following additional provisions, for the regulation of the business and for the conduct of the affairs of the corporation, in creating, dividing, limiting and regulating the powers of the corporation, its stockholders and directors are hereby adopted:

- 1) STOCKHOLDERS MAY INCLUDE IN THEIR AGREEMENTS AMONG THEMSELVES THE FOLLOWING AS VALID MATTERS OF AGREEMENT.
  - A) ANY LIMITATION UPON TRANSFERABILITY OR ASSIGNMENT OF STOCK.
  - B) THE CONFERRING OF PREEMPTIVE RIGHTS OF PURCHASE UPON STOCKHOLDERS AS CONDITIONS PRECEDENT TO THE SALE OF ANY OTHER STOCK.
- 2) NO PERSONS SHALL BE REQUIRED TO OWN, HOLD OR CONTROL STOCK IN THE CORPORATION AS A CONDITION TO HOLDING AN OFFICE IN SAID CORPORATION UNLESS SO REQUIRED BY STATUTE.
- 3) THE DIRECTORS MAY PRESCRIBE A METHOD OR METHODS FOR THE REPLACEMENT OF LOST CERTIFICATES, AND PRESCRIBE REASONABLE CONDITIONS BY WAY OF SECURITY UPON RE-ISSUE OF A NEW CERTIFICATE THEREFOR.
- 4) THE OFFICERS OF THIS CORPORATION SHALL BE PRESIDENT, SECRETARY, TREASURER AND SUCH OTHER OFFICERS AND AGENTS AS MAY BE DEEMED NECESSARY. ALL OFFICERS AND AGENTS THAT MAY BE DEEMED NECESSARY SHALL BE CHOSEN IN SUCH MANNER, HOLD THEIR OFFICES FOR SUCH TERM AND HAVE SUCH POWER AND DUTIES AS MAY BE PRESCRIBED BY THE BY-LAWS OR DETERMINED BY THE BOARD OF DIRECTORS. ANY PERSON MAY HOLD TWO OR MORE OFFICES.
- 5) THE CORPORATION SHALL INDEMNIFY AND HOLD HARMLESS ANY OFFICER, DIRECTOR OR STOCKHOLDER, OR ANY FORMER OFFICER, DIRECTOR OR STOCKHOLDER TO THE FULL EXTENT PERMITTED BY LAW, FOR ANY AND ALL SUITS, ACTIONS AND CLAIMS BROUGHT AGAINST THE CORPORATION.
- 6) IF ALL THE DIRECTORS SEVERALLY OR COLLECTIVELY CONSENT IN WRITING TO ANY ACTION TAKEN OR TO BE TAKEN BY THE CORPORATION, AND THE WRITINGS EVIDENCING THEIR CONSENT ARE FILED WITH THE SECRETARY OF THE CORPORATION, THE ACTION SHALL BE VALID AS THOUGH IT HAD BEEN AUTHORIZED AT A MEETING OF THE BOARD OF DIRECTORS.
- 7) THIS CORPORATION RESERVES THE RIGHT TO AMEND OR REPEAL ANY PROVISIONS CONTAINED IN THESE ARTICLES OF INCORPORATION, OR ANY AMENDMENT HERETO, AND ANY RIGHT CONFERRED UPON THE SHAREHOLDERS IS SUBJECT TO THIS RESERVATION.

The undersigned incorporator has executed these Articles of Incorporation this 1st day of April, 1997.

  
Signature

\_\_\_\_\_  
Title

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