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Virginia Credit & Finance, Inc. 2810 North Parham Road Richmond, Virginia 23294-4422 PO Box 13386 Roanoke, Virginia 24033-3386

March 12, 2004

Registration Section Division of Corporations PO Box 6327 Tallahassee, FL 32314

RE: Application for Authority to transact business in Florida

Dear Sir or Madam:

Please find enclosed the completed Application for Authority to Transact Business in Florida for Virginia Credit & Finance, Inc. along with the requisite filing and service fee.

Should you have any questions or concerns, please feel free to contact me at the address listed below.

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Pamela Lundgren Atlantic Credit & Finance PO Box 13386 Roanoke, Virginia 24033-3386 Phone: 1-540-772-7800 Ext. 4158 Fax: 1-540-777-4528 Email: <u>plundgren@acf-inc.com</u>

Sincerely, ame mag

Pamela Lundgren Licensing Specialist Atlantic Credit & Finance

Enclosures

TRANSMITTAL LETTER

TO: Re	sistration Section	n			
Div	ision of Corpora	ations			
SUBJECT	: Vira	inia	Crodit	* Finance	, Ir
		(Name of corporation - must include suffix)			

Dear Sir or Madam:

The enclosed "Application by Foreign Corporation for Authorization to Transact Business in Florida", "Certificate of Existence", and check are submitted to register the above referenced foreign corporation to transact business in Florida.

Please return all correspondence concerning this matter to the following:

famela Lundaren
(Name of Person)
Virginia Credit & Finance, Inc.
J (Firm/Company) ⊆m ≧
10 Box 13386 T
(Address)
Roanoke VA 24033-3386 m
(City/State and Zip code)

For further information concerning this matter, please call:

Pamela Lundgren at 540, 772-7800 × 4158 (Name of Person) (Area Code & Daytime Telephone Number)

STREET ADDRESS: Registration Section Division of Corporations 409 E. Gaines St. Tallahassee, FL 32399 MAILING ADDRESS: Registration Section Division of Corporations P.O. Box 6327 Tallahassee, FL 32314

Enclosed is a check for the following amount:

🗇 \$70.00 Filing Fee

G \$78.75 Filing Fee & Certificate of Status

Certified Copy

\$87.50 Filing Fee, Certificate of Status & Certified Copy

C.

APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO TRANSACT BUSINESS IN FLORIDA

IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED TO REGISTER A FOREIGN CORPORATION TO TRANSACT BUSINESS IN THE STATE OF FLORIDA.

1.	Virginia Credit : Finance, Inc.
	(Name of corporation; must include the word "INCORPORATED", "COMPANY", "CORPORATION" or
	words or abbreviations of like import in language as will clearly indicate that it is a corporation instead of a
	natural person or partnership if not so contained in the name at present.)
2.	
	(State or country under the law of which it is incorporated) (FEI number, if applicable)
4.	
	(Date of incorporation) (Duration: Year corp. will cease to exist or "perpetual")
6.	Upon qualification
	(Date first transacted Susiness in Florida. If corporation has not transacted business in Florida, insert "upon qualification.")
7.	2810 N. Parham Rd. Richmond, VA 23294-4422
	(Principal office address)
	_PO Box 13386, Roanoke, VA 24033-3386=
	(Current mailing address)
8,	Consumer Debt Collection
	(Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)
9	Name and street address of Florida registered agent: (P.O. Box or Mail Drop Box NOT acceptable)
	Name: Corporation Bervice Co.
0	Address: 1201 Hays Strept
	Tallahassee Florida 32301
	(City) (Zip code)

10. Registered agent's acceptance:

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, 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 relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

(Registered agent's signature)

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

A. DIRECTORS	
Chairman: Kodney Jetterson	
Address: 10 Box 1338/2	-
Roanoke, VA 24033-3386	
/ice Chairman:	
Address:	
	•
Sirector: Kelly Woolwine	
Address: 10 BOX 13386	
Roanoke, VA 24033-3386	
Director: Richard Woolwine	•
Address: <u>PO BOX 13386</u>	
Roanoke, VA 24033-3386 Em z	
resident: Kaney Vetterson 53 3	
Address: <u>PO Box 13386</u>	
Roanoke, VA 24033-3386	
rice President: Kelly WOOI WINE	-
Dr. R.L. 12201	
Address: <u>PO DOV 10000</u> ROCIDOKC, VA 24033-3386	
Secretary: <u>Richard Wontwinu</u>	
Address: _PU_DOK_13386, ROQNOKE, VA_24033-3386	
Freasurer: Richard Woolwine	
Address: PO BOK 13386, ROANOKE, VA 24033-3386	
NOTE: If necessary, you may attach an addendum to the application listing additional officers and/or directors.	
13. John A. Al	
(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)	
14. Rodney Setterson, President and CEO	
(Typed or printed name and capacity of person signing application)	

12. Names and business addresses of officers and/or directors:

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State Corporation Commission

I Certify the Following from the Records of the Commission:

VIRGINIA CREDIT & FINANCE, INC. is a corporation existing under and by virtue of the laws of Virginia, and is in good standing.

The date of incorporation is November 25, 2003.

Nothing more is hereby certified.

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Signed and Sealed at Richmond on this Date: March 2, 2004

Joel H. Peck, Clerk of the Commission