

F95000005064

TRANSMITTAL LETTER

FILED
95 OCT 18 AM 8:50
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

TO: QUALIFICATION/TAX LIEN SECTION
DIVISION OF CORPORATIONS

SUBJECT: PERSONAL EXPRESS LOANS, INC.

(Name of corporation - must include suffix)

W95-19992

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:

Marc Bearden

(Name of Person)

SunTrust Banks, Inc.


(Firm/Company)

P.O. Box 4418, Mail Code 662

(Address)

Atlanta, GA 30302

(City, State and Zip Code)


300001603193
-10/06/95--01098--006
*****78.75 *****78.75

Should you need to call someone concerning this matter, please call:

Marc Bearden

(Name of Person)

at (404) 581 - 1491

Area Code & Daytime Telephone Number

COURIER ADDRESS:

Qualification/Tax Lien Sec.
Division of Corporations
409 E. Gaines St.
Tallahassee, FL 32399

MAILING ADDRESS:

Qualification/Tax Lien Sec.
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32314



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

October 9, 1995

MARC BEARDEN
SUNTRUST BANKS, INC.
PO BOX 4418, MAIL CODE 662
ATLANTA, GA 30302

SUBJECT: PERSONAL EXPRESS LOANS, INC.
Ref. Number: W95000019992

We have received your document for **PERSONAL EXPRESS LOANS, INC.** and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The date first transacted business in Florida within the meaning of s. 607.1501 or 608.501, F.S., must be set forth in section 6 of the application. If the corporation/limited liability company has not yet transacted business in Florida within this meaning, please insert the words "upon qualification" in lieu of a date. (Note: Pursuant to s. 607.1502(4), F.S., this office collects a civil penalty of \$1000 for each year other than the application filing year, that a foreign corporation or limited liability company transacts business in this state without authority along with the past annual report fees due this office.)

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6093.

Freta Lott
Corporate Specialist Supervisor

Letter Number: 395A00045553

**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. PERSONAL EXPRESS LOANS, 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. Georgia / USA 3. 58-2180240
(State or country under the law of which it is incorporated) (FEI number, if applicable)
4. 8-1-95 5. Perpetual
(Date of Incorporation) (Duration: Year corp. will cease to exist or "perpetual")
6. Upon Qualification
(Date first transacted business in Florida. (See sections 607.1501, 607.1502, and 617.155, F.S.))
7. P.O. Box 4418, Center 044
Atlanta, GA 30302
(Current mailing address)
8. Consumer Finance Company
(Purpose(s) of corporation authorized in home state or country to be carried out in the state of Florida)
9. Name and street address of Florida registered agent:
Name: Janet C. Thorpe, Esq.
Office Address: 200 S. Orange Avenue, SOAB-10
Orlando, Florida, 32801
(Zip Code)

FILED
95 OCT 18 AM 8:50
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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.

12. Names and addresses of officers and/or directors: (Street address ONLY- P. O. Box NOT acceptable)

A. DIRECTORS (Street address only- P. O. Box NOT acceptable)

Chairman: Wynn E. Cline

Address: 55 Park Place, NE, Center 044
Atlanta, GA 30303

Director: R.A. Nash

Address: 303 Peachtree Street, NE, Center 087
Atlanta, GA 30308

Director: Robert R. Long

Address: 1 Park Place, NE, Center 063
Atlanta, GA 30303

Director: John C. Hollister

Address: 25 Park Place, NE, Center 662
Atlanta, GA 30303

B. OFFICERS (Street address only- P. O. Box NOT acceptable)

President: R.A. Nash

Address: 303 Peachtree Street, NE, Center 087
Atlanta, GA 30308

Vice President: Robert Cozzone

Address: 55 Park Place, NE, Center 044
Atlanta, GA 30303

Secretary: John C. Hollister

Address: 25 Park Place, NE, Center 662
Atlanta, GA 30303

Treasurer: Jorge Arrieta

Address: 55 Park Place, NE, Center 044
Atlanta, GA 30303

NOTE: If necessary, you may attach an addendum to the application listing additional officers and/or directors.

13. Wynn E. Cline
(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

14. Wynn E. Cline, Chairman
(Typed or printed name and capacity of person signing application)

FILED
95 OCT 18 AM 8:50
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Secretary of State
Business Information and Services
Suite 315, West Tower
2 Martin Luther King Jr. Dr.
Atlanta, Georgia 30334-1530

DOCKET NUMBER : 952550820
CONTROL NUMBER : 9523668
DATE INC/AUTH/FILED: 08/01/1995
JURISDICTION : GEORGIA
PRINT DATE : 09/12/1995
FORM NUMBER : 211

MARK BEARDEN
SUNTRUST BANK INC
P O BOX 4418-MAIL CODE 662
ATLANTA GA 30302

CERTIFICATE OF EXISTENCE

I, MAX CLELAND, Secretary of State of the State of Georgia, do hereby certify under the seal of my office that

PERSONAL EXPRESS LOANS, INC.
A DOMESTIC PROFIT CORPORATION

was formed in the jurisdiction stated above or was authorized to transact business in Georgia on the above date. Said entity is in compliance with the applicable filing and annual registration provisions of Title 14 of the Official Code of Georgia Annotated and has not filed articles of dissolution, certificate of cancellation, or any other similar document with the office of the Secretary of State.

This certificate relates only to the legal existence of the above-named entity as of the date issued. It does not certify whether or not a notice of intent to dissolve, an application for withdrawal, a statement of commencement of winding up, or any other similar document has been filed or is pending with the Secretary of State.

This certificate is issued pursuant to Title 14 of the Official Code of Georgia Annotated and is prima-facie evidence that said entity is in existence or is authorized to transact business in this state.



Max Cleland
MAX CLELAND
SECRETARY OF STATE

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

95 OCT 18 AM 8:50

FILED

CORPORATIONS
656-2817

CORPORATIONS HOT LINE
404-656-2222
Outside Metro-Atlanta