

ALEXANDRA V. RIEMAN, P.A.

ATTORNEY AT LAW

P00000030417

March 16, 2000

Secretary of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

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*****87.50 *****87.50

Re: Articles of Incorporation - Joyner, Joyner & Shannon Judgment Recovery
Services, Inc.

Division of Corporations:

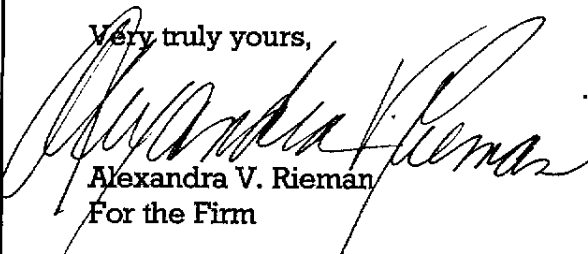
Enclosed are the following:

1. Original and one copy of the Articles of Incorporation; and
2. Check in the amount of \$87.50 for the filing fee.

Please file the original Articles and return a certified copy to this office.

If you have any questions, please call.

Very truly yours,


Alexandra V. Rieman
For the Firm

Enclosures
AVR/tlc

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
00 MAR 20 AM 9:56

8/3/27/00

00 MAR 20 AM 9:56

ARTICLES OF INCORPORATION OF
JOYNER, JOYNER & SHANNON
JUDGEMENT RECOVERY SERVICES, INC.

The undersigned incorporator to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation by and under the laws of the State of Florida providing for the formation, rights, liabilities, privileges and immunities of a corporation for profit.

ARTICLE I
NAME

The name of this corporation shall be JOYNER, JOYNER & SHANNON JUDGEMENT RECOVERY SERVICES, INC.

ARTICLE II
NATURE OF BUSINESS

The general nature of the business to be transacted by this corporation is any lawful act or activity for which corporations may be organized under the Florida General Corporations Act, or any successor statute.

ARTICLE III
GENERAL POWERS

This corporation shall have and may exercise all powers now or hereafter conferred by the laws of the State of Florida.

ARTICLE IV
CAPITAL STOCK

The maximum number of shares of capital stock that this corporation is authorized to have outstanding at one time is ONE THOUSAND (1,000) shares of common stock, each having a par value of ONE DOLLAR and 00/100 (\$1.00).

ARTICLE V
INITIAL CAPITAL

The amount of capital with which the corporation shall begin business shall not be less than ONE HUNDRED DOLLARS (\$100.00).

ARTICLE VI
PRINCIPAL ADDRESS AND REGISTERED AGENT

The initial address of the principal office of this corporation shall be 2264 S. W. 15 Street, Fort Lauderdale, Florida 33312 with a mailing address of P.O. Box 460428, Fort Lauderdale, Florida 33346. The registered office and agent of this corporation shall be Ann Shannon Cherry, 2264 S.W. 15 Street, Fort Lauderdale, Florida 33312 The Board of Directors may, from time to time, move the principal office, the registered office and may change the registered agent and notify the Secretary of State of the same without need of any amendment to these Articles of Incorporation.

ARTICLE VII
INITIAL DIRECTORS

This corporation shall have three (3) directors initially. The number of directors may be increased or diminished from time to time by the By-Laws adopted by the shareholders of the corporation but the number of directors of this corporation shall in no event be less than one (1). The names and street addresses of the members of the first board of directors are:

<u>Name</u>	<u>Address</u>
Oliver G. Joyner, Jr.	2264 S.W. 15 Street Fort Lauderdale, Florida 33312
Richard A. Joyner	2264 S.W. 15 Street Fort Lauderdale, Florida 33312
Ann Shannon Cherry	2264 S.W. 15 Street Fort Lauderdale, Florida 33312

ARTICLE VIII
INCORPORATOR

The name and address of each incorporator to these Articles of Incorporation are:

<u>Name</u>	<u>Address</u>
Oliver G. Joyner, Jr.	2264 S.W. 15 Street Fort Lauderdale, Florida 33312

ARTICLE IX
AMENDMENTS TO ARTICLES OF INCORPORATION

The corporation reserves the right to amend, alter, change or repeal any provision contained herein in the manner now or hereafter prescribed by law, and all rights conferred herein upon shareholders are granted subject to this reservation.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation on the 16 day of March, 2000 in Broward County, Florida.

David A. Cove
Witness Signature

David A. Cove
Witness Printed Name

Oliver G. Joyner, Jr.
Oliver G. Joyner, Jr., Incorporator

Alexandra V. Rieman
Witness Signature

ALEXANDRA V. RIEMAN
Witness Printed Name

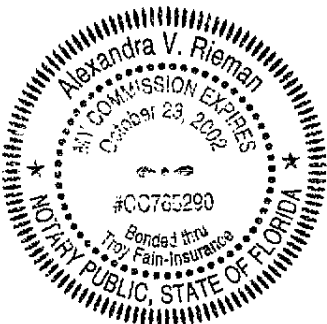
STATE OF FLORIDA
COUNTY OF BROWARD

I HEREBY CERTIFY that on this day before me personally appeared OLIVER G. JOYNER, JR., to me known to be the person(s) described in and who executed the foregoing certificate of incorporation, and both acknowledged before me that he executed the same freely and voluntarily for the purposes therein set forth.

WITNESS my hand and official seal in the county and state above written, this 16 day of March, 2000.

Alexandra V. Rieman
Notary Public

My commission expires:



FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

Acceptance by Resident Agent

00 MAR 20 AM 9:56

Having been named resident agent to accept service of process for the above-named corporation, at the place designated in these Articles of Incorporation, I hereby agree to act in that capacity for JOYNER, JOYNER & SHANNON JUDGEMENT RECOVERY SERVICES, INC.



Ann Shannon Cherry
2264 S.W. 15 Street
Fort Lauderdale, Florida 33312