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LAW OFFICES OF

JORDAN & BRANNON

934 N.E. Lake DeSoto Circle Lake City, Florida 32055 (386) 755-3456 FAX (386) 758-2021

WILLIAM B. BRANNON, JR. ROBERT F. JORDAN

July 20, 2004

Honorable Glenda E. Hood Department of State Division of Corporations Post Office Box 6327 Tallahassee, Florida 32314

RE: Southern Credit Solutions, Inc.

Dear Secretary Hood:

I am enclosing the following:

- 1. The original Articles of Incorporation of **Southern Credit Solutions, Inc.** and the Acceptance of Registered Agent.
- 2. A copy of the Articles of Incorporation of **Southern Credit Solutions, Inc.** and the Acceptance of Registered Agent.
 - 3. A check payable to Department of State in the amount of \$78.75.

I ask that you please file the original Articles of Incorporation and the Acceptance of Registered Agent. I ask that you then please certify the copy of the Articles and Acceptance and return the copy to the undersigned, WILLIAM B. BRANNON, JR., 934 NE Lake DeSoto Circle, Lake City, Florida 32055. For your convenience in returning the certified copy, I am enclosing a self-addressed stamped envelope.

Thank you for your assistance in this matter.

Very truly yours,

William B. Brannon, Jr.

William BBammy

WBBjr./ls Enclosures

xc: Sandra Kay Davis

ARTICLES OF INCORPORATION OF SOUTHERN CREDIT SOLUTIONS, INC.

The undersigned, for the purpose of forming a corporation under the Florida Business Corporation Act, does hereby adopt the following articles of incorporation.

ARTICLE I - NAME

The name of the corporation is SOUTHERN CREDIT SOLUTIONS, INC.

ARTICLE II - CORPORATE DURATION

The duration of the corporation is perpetual.

ARTICLE III- INITIAL PRINCIPAL OFFICE

The street address of the initial principal office of the corporation is **464 SW CHRIS TERRACE, LAKE CITY, FLORIDA 32025**

ARTICLE IV - CAPITAL STOCK

The maximum number of shares of stock this corporation is authorized to have outstanding at any time is 1,000 shares of common stock, having a par value of \$1.00 per share, fully paid and non-assessable.

Authorized capital stock may be paid for in cash, services, or property, at a just value, but not less than par value, to be fixed by the Board of Directors of this corporation.

Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rata share thereof (as nearly as may be done without the issuance of fractional shares) at the price at which it is offered to others.

ARTICLE V - REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation is **464 SW** CHRIS TERRACE, LAKE CITY, FLORIDA 32025. The initial Registered Agent of the corporation at such address is SANDRA KAY DAVIS.

ARTICLE VI - DIRECTORS

This corporation shall have one (1) director initially. The number of directors may be increased or decreased from time to time as provided in the By-Laws, but shall

never be less than one (1).

ARTICLE VII - INITIAL BOARD OF DIRECTORS

The name and address of the member of the initial Board of Directors are:

<u>Name</u>

<u>Address</u>

SANDRA KAY DAVIS

464 SW CHRIS TERRACE LAKE CITY, FLORIDA 32025

ARTICLE VIII - INCORPORATOR

The name and address of the incorporator is:

<u>Name</u>

Address

SANDRA KAY DAVIS

464 SW CHRIS TERRACE LAKE CITY, FLORIDA 32025

IN WITNESS WHEREOF, the	undersigned i	ncorpora	itor has execu	ited these Articles
of Incorporation this 20 day of	hly	, 2004	•	-
	Sanda K ANDRA KAY	's Da	مرالد	(SEAL)
SA	INDRA KAY	DÁVIS		
inc	corporator			
STATE OF FLORIDA				
COUNTY OF COLUMBIA				
The foregoing Articles of Incor	poration were	e acknow	rledged befor	e me by SANDRA
KAY DAVIS, this 20 day of 2	Kly	_, 2004.	She provided	d Florida Drivers
License 0354 795 52 849	8 /	_ for id	entification.	
(NOTARIAL		Bake	le S	im
SEAL)	X	Ochelle	· Sims	_, Notary Public
•	S	tate of F	Iorida, Coun	ity of Columbia
anni ochelle Sie	2		,	-

ACCEPTANCE OF REGISTERED AGENT

SANDRA KAY DAVIS, being designated in the attached Articles of Incorporation of **SOUTHERN CREDIT SOLUTIONS**, **INC.** as Registered Agent, hereby accepts the appointment of Registered Agent.

SANDRA KAY DAVIS states that she is familiar with, and accepts, the obligations of the position of Registered Agent.

This acceptance is filed pursuant to section 607.0501(3), Florida Statutes.

DATED this day of July , 2004.

SANDRA KAY DAVI

Registered Agent