

**Electronic Articles of Incorporation
For**

P06000051832
FILED
April 11, 2006
Sec. Of State
jshivers

CUMMINGS RECEIVABLES, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

CUMMINGS RECEIVABLES, INC.

Article II

The principal place of business address:

11101-1 ST AUGUSTINE RD
SUITE 29
JACKSONVILLE, FL. 32257

The mailing address of the corporation is:

11101-1 ST AUGUSTINE RD
SUITE 29
JACKSONVILLE, FL. 32257

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

1

Article V

The name and Florida street address of the registered agent is:

ROBERT A CUMMINGS
11101-1 ST AUGUSTINE RD
SUITE 29
JACKSONVILLE, FL. 32257

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ROBERT A. CUMMINGS

Article VI

The name and address of the incorporator is:

ROBERT A. CUMMINGS
11101-1 ST AUGUSTINE RD
SUITE 29
JACKSONVILLE, FL. 32257

Incorporator Signature: ROBERT A. CUMMINGS

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: PRES
ROBERT A CUMMINGS
11101-1 ST AUGUSTINE RD SUITE 29
JACKSONVILLE, FL. 32257

Title: VP
SHIRLEY J CUMMINGS
11101-1 ST AUGUSTINE RD SUITE 29
JACKSONVILLE, FL. 32257