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FLORIDA PROFIT/NON PROFIT CORPORATION

ACCEPTANCE FUNDING, INC.

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ARTICLES OF INCORPORATION

The undersigned, acting as incorporator of a Corporation pursuant to Chapter 606, Florida Statutes, adopt(s) the following Articles of Incorporation of such corporation:

ARTICLE I - NAME AND PLACE OF BUSINESS

The name of the Corporation shall be:

ACCEPTANCE FUNDING, INC.

The principal place of business of this Corporation shall be:

16505 HIGHLAND AVE
MONTVERDE, FL 34756

ARTICLE II - TERM OF EXISTENCE

The period of the duration of this Corporation is perpetual unless dissolved according to law.

ARTICLE III - NATURE OF BUSINESS

The Corporation may engage in any activity or business permitted under the laws of the United States of America and of this State, except that it is not to conduct a banking, safe deposit, trust, insurance, surety, express, railroad, canal, telegraph, telephone or cemetery company, a building and loan association, fraternal benefits society, state fair or exposition.

ARTICLE IV - CAPITAL STOCK

The maximum number of shares of stock that this Corporation is authorized to have outstanding at any one time is 10,000 shares of common stock having a nominal par value of \$1.00 per share.

ARTICLE V - INITIAL CAPITAL

The amount of capital with which this Corporation will begin business is \$10,000.00.

ARTICLE VI - OFFICERS

This Corporation shall have three Officers initially. The number of Officers may be increased or diminished from time to time by the Bylaws adopted by the stockholders.

ARTICLE VII - STOCK SUBSCRIBER

The names of the stock subscribers are:

NAME: EAN E. CLOUGH

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ADDRESS: 16505 HIGHLAND AVE
MONTVERDE, FL 34756

NAME: CHARLES LAPENNA

ADDRESS: 16505 HIGHLAND AVE
MONTVERDE, FL 34756

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ARTICLE VIII - OFFICERS

The name of the Officers of this Corporation, and their office in the Corporation:

NAME: EAN E. CLOUGH
POSITION: President and Secretary

ADDRESS: 16505 Highland Ave.
Montverde , FL 34756

NAME: CHARLES LA PENNA
POSITION: Vice President and Treasurer

ADDRESS: 16505 Highland Ave.
Montverde FL 34756

ARTICLE IX - AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law. Every Amendment shall be approved by the Board of Directors, proposed to them by the Stockholders, and approved at a Stockholder's meeting by a majority of the stock entitled to vote thereon, unless all of the directors and all of the Stockholders sign a written statement manifesting their intention on a certain amendment to these Articles of Incorporation be made.

ARTICLE X - INCORPORATOR

The incorporator of these Articles of Incorporation is Barry N. Brumer, Esquire, 900 East Michigan Street, Orlando, FL 32806.


Barry N. Brumer, Esquire

ARTICLE XI - REGISTERED AGENT

The initial registered agent, for notices and service of process, who does hereby accept his appointment as registered agent for ACCEPTANCE FUNDING, INC. is Barry N. Brumer, Esquire, 900 East Michigan Street, Orlando, FL 32806.


Barry N. Brumer, Esquire