

**Electronic Articles of Incorporation
For**

P10000014548
FILED
February 17, 2010
Sec. Of State
jshivers

SOUTHERN MANAGEMENT & ACCEPTANCE CORP.

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:

SOUTHERN MANAGEMENT & ACCEPTANCE CORP.

Article II

The principal place of business address:

1289 SW PINE TREE LANE
PALM CITY, FL. US 34990

The mailing address of the corporation is:

1289 SW PINE TREE LANE
PALM CITY, FL. US 34990

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:

200 NO PAR VALUE

Article V

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

MICHAEL J SPOHN
1289 SW PINE TREE LANE
PALM CITY, FL. 34990

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

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Registered Agent Signature: MICHAEL J. SPOHN

Article VI

The name and address of the incorporator is:

JODY V. CROWLEY
CORPORATE SERVICE BUREAU INC.
283 WASHINGTON AVE.
ALBANY, NY 12206

Incorporator Signature: JODY V. CROWLEY

Article VII

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

Title: P,D
JOANN MOTTO
1289 SW PINE TREE LANE
PALM CITY, FL. 34990 US