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800-342-8086



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PRESTREE HALL ERGAL A PISANCE		YTXXX
	ACCOUNT NO. : 072100000032	
	REFERENCE : 567189 98067A	
	COST LIMIT: 9 70.00	
ORDER DAT	E : March 28, 1995	
ORDER TIM	E: 9:59 AM	
ORDER NO.	: 567189	300001441293
CUSTOMER	NO: 98067A	
CUSTOMER:	Mr. Don Nichols QUALITY CREDIT CONTROLS, INC	381816 37 56 37 56
	Suite 303 2740 E. Oakland Park Boulevard Ft. Lauderdale, FL 33306	RECEL
	DOMESTIC FILING	RECENTED 95.KR 28 KNO: 51 DIVISION OF CORPORATION

DOMESTIC FILING

NAME: SAVVY MANAGEMENT INC.

XX ARTICLES OF INCORPORATION CERTIFICATE OF LIMITED PARTNERSHIP PLEASE RETURN THE FOLLOWING AS PROOF OF FILING: CERTIFIED COPY

PLAIN STAMPED COPY CERTIFICATE OF GOOD ANDING

CONTACT PERSON: Debbie Skipper

EXAMINER'S INITIALS:

T. BROWN MAR 2 8 1995

95 MAR 28 PH 2: 27
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

OF

SAVVY MANAGEMENT INC.

ARTICLE I - NAME

The name of this corporation is SAVVY MANAGEMENT INC.

ARTICLE II - DURATION

This corporation shall have perpetual existence commencing on the date of filing of these Articles of Incorporation with the Secretary of State of the State of Florida.

ARTICLE III - PURPOSE

This corporation is authorized for the purpose of transacting any and all lawful business.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue 1000 shares of \$1.00 par value common stock which shall be designated "Common Shares".

ARTICLE V - PRE-EMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation shall have the right to purchase his prorate 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 VI - INITIAL REGISTERED/PRINCIPAL OFFICE AND AGENT

Don Nichols, an individual residing in this state having a business office identical with the registered office of the corporation named below, and having been designated as the Registered Agent in the above and forgoing Articles of Incorporation of: SAVVY MANAGEMENT INC. is familiar with and

accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes. The registered agent address is: 5831 NE 20th Terrace Ft. Lauderdale, Fl 33308 Ph (305) 491-3680

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have one (1) Director constituting the initial Board of Directors. The number of Directors may be either increased or decreased from time to time by the By-Laws. The name and address of the initial Board of Directors of this corporation is:

NAME

TITLE

ADDRESS

DON NICHOLS

PRESIDENT

5831 NE 20th TERRACE FT. LAUDERDALE, FL 33308 FOE (3E) 491-380

ARTICLE VIII - INCORPORATORS

The name and address of the person signing these Articles is:

NAME

ADDRESS

DON NICHOLS

5831 NE 20th TERRACE FT.LAUDERDALE, FL 33308 PHONE (305) 491-3680

ARTICLE IX - INDEMNIFICATION

The corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

ARTICLE X - AMENDMENT

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscribers have executed these Articles of Incorporation on this 27 day of Mach, 1995.

DON NICHOLS, Registered Agent

STATE OF FLORIDA)
COUNTY OF BROWARD)

SUBSCRIBED AND SWORN TO BEFORE ME THIS 21 DAY OF MONCH, 1995, THE ABOVE PERSON PRODUCED A VALID FLORIDA DRIVERS LICENSE.

WITNESS MY OFFICIAL HAND AND SEAL

NOTARY PUBLIC \
STATE OF FLORIDA AT LARGE

MY COMMISSION EXPIRES:

