

P950000 47184

TRANSMITTAL LETTER

Department of State  
Division of Corporations  
P. O. Box 6327  
Tallahassee, FL 32314

FILED  
95 JUN 12 PM 6:14  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

SUBJECT: CREDIT SAVER'S COLLECTION AGENCY, INC.  
(Proposed corporate name - must include suffix)

4000001511204  
-06/12/95--01069--010  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

Enclosed is an original and one (1) copy of the articles of incorporation and a check  
for :

☐ \$70.00  
Filing Fee

☒ \$78.75  
Filing Fee  
& Certificate

☐ \$122.50  
Filing Fee  
& Certified Copy

☐ \$131.25  
Filing Fee,  
Certified Copy  
& Certificate

Additional Copy Required

FROM: FREDERICK E. COWDEN  
Name (printed or typed)

4618 1st STREET NORTH #113  
Address

ST. PETERSBURG, FL 33703  
City, State & Zip

813-528-8255  
Daytime Telephone number

*Kenda*

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION

OF

CREDIT SAVER'S COLLECTION AGENCY, INC.

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ARTICLE I

Name

1.1. The name of the corporation is CREDIT SAVER'S COLLECTION AGENCY, INC..

ARTICLE II

Location

2.1. The principal place of business and mailing address of this corporation is 3110 1st Avenue North, Suite 2H, St. Petersburg, FL 33713.

ARTICLE III

Capital Stock

3.1. The number of shares of stock that the corporation is authorized to have outstanding at any one time is 1,000 shares of stock of \$1.00 par value common stock.

ARTICLE IV

INITIAL REGISTERED AGENT AND STREET ADDRESS

4.1. The name and address of the initial registered agent is FREDERICK E. COWDEN, 4618 1st Street North #113, St. Petersburg, FL 33703.

ARTICLE V

INCORPORATORS

5.1. The names and street addresses of the incorporators to these Articles of Incorporation are:

Frederick E. Cowden  
4618 1st Street North #113  
St. Petersburg, FL 33703

Frederic R. DeKeyser  
751 Amberton Crossing  
Suwanee, GA 33173

Pamela J. Hansen  
3506 Greystone Circle  
Atlanta, GA 30341

ARTICLE VI

Purpose

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

ARTICLE VII

Duration

7.1. This corporation shall have perpetual existence commencing on the date of filing of these Article of Incorporation with the Department of State of Florida.

ARTICLE VIII

Preemptive Rights

8.1. Should the capital stock be increased at any time, the stockholders at the time of such increase shall be entitled to a pro-rata share of such increase upon payment for the shares at the price at which the shares are offered to others.

## ARTICLE IX

### Initial Board of Directors

9.1. This corporation shall have three (3) directors initially.

9.2. The number of directors may be increased or decreased from time to time in accordance the bylaws, but shall never be less than one (1).

9.3. The names and addresses of the initial directors of this corporation are:

Frederick E. Cowden  
4618 1st Street North #113  
St. Petersburg, FL 33703

Frederic R. DeKeyser  
751 Amberton Crossing  
Suwanee, GA 33173

Pamela J. Hansen  
3506 Greystone Circle  
Atlanta, GA 30341

## ARTICLE X

### Indemnification

10.1. The corporation shall idemnify its officers, directors and authorized agents for all liabilities incurred directly, indirectly or incidentally to services performed for the corporation, to the fullest extent permitted under Florida law existing now or herinafter enacted.

## ARTICLE XI

### Amendment

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

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation on 6<sup>th</sup> day of June, 1995.

Frederick E. Cowden

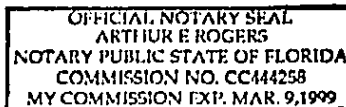
FREDERICK E. COWDEN  
Incorporator

STATE OF FLORIDA  
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me this 6<sup>th</sup> day of June, 1995 by Frederick E. Cowden, who is personally known to me.

Arthur E. Rogers

Notary Public



**CERTIFICATE OF DESIGNATION OF  
REGISTERED AGENT/REGISTERED OFFICE**

PURSUANT TO THE PROVISIONS OF SECTION 607.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the corporation is: CREDIT SAVER'S COLLECTION AGENCY, INC.

2. The name and address of the registered agent and office is:

FREDERICK E. COWDEN  
(NAME)

4618 1st STREET NORTH #113  
(P.O. Box or Mail Drop Box **NOT** ACCEPTABLE)

ST. PETERSBURG, FL 33703  
(CITY/STATE/ZIP)

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*Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.*

Frederick E. Cowden  
(SIGNATURE)

June 6, 1995  
(DATE)