

P95000051012

Lawrence G. Lilly

ATTORNEY AT LAW

850 ANASTASIA BOULEVARD  
ST. AUGUSTINE, FLORIDA 32084

TEL: (904) 829-1993  
FAX: (904) 829-5106

June 22, 1995

600001523426  
-06/26/95--01038--002  
\*\*\*\*122.50 \*\*\*\*122.50

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

In re: FIRST COAST CREDIT SERVICES, INC.

Dear Sirs:

Enclosed please find the original Articles of Incorporation of First Coast Credit Services, Inc. for filing. Also enclosed please find my check in the amount of \$122.50 to cover the cost of filing.

Thank you for your assistance in this matter.

Very truly yours,

  
LAWRENCE G. LILLY

IGL/sl  
Enclosures

WJW

**ARTICLES OF INCORPORATION**  
**OF**  
**FIRST COAST CREDIT SERVICES, INC.**

95 JUN 26 PM 4:29  
RECORDED  
INDEXED  
FILED

**ARTICLE I - NAME and PRINCIPAL PLACE OF BUSINESS**

The name of this corporation is **FIRST COAST CREDIT SERVICES, INC.** and its principal place of business shall be located at 617 Nautical Way, St. Augustine, Florida 32084.

**ARTICLE II - DURATION**

This corporation shall have perpetual existence commencing on the date of this filing of the Articles of Incorporation with the Department of State.

**ARTICLE III - PURPOSE**

The purpose of the corporation shall be to such extent as a corporation organized under the Florida corporate law of this state may now or hereafter lawfully do, either as principal or agent and either alone or in connection with other corporations, firms or individuals, all and everything necessary, suitable, convenient, or proper for, or in connection with, or incident to, the accomplishment of any of the purposes or the attainment of any one or more of these objects herein enumerated, or designed directly or indirectly to promote the interests of this corporation or to enhance the value of its properties; and in general to do any and all things and exercise any and all powers, rights and privileges which a corporation may now or hereafter be organized to do or to exercise under the laws governing corporations of this state or under any act amendatory thereof, supplemental thereto, or substituted therefor, or to otherwise engage in any lawful activity either within or without the state of Florida. The corporation may buy, sell, lease, rent, encumber, deal in or otherwise dispose of real or personal property including retail or wholesale sales, manufacturing, assembling, act as commission merchant, broker, jobber, dealer, import export, or any other lawful business activity without limitation. To do any and all other acts and things as are necessary or convenient to the attainment of the purpose of this corporation and any of them to the same extent as natural persons lawfully might or could do in any part of the world, insofar as such acts are permitted to be done by a corporation organized under the Corporate Law of this state.

**ARTICLE IV - CAPITAL STOCK**

This corporation is authorized to issue 100,000 shares of common stock at one cent (\$.01) par value, which shall be designated as "Common Shares."

**ARTICLE V - PREEMPTIVE RIGHTS**

Every shareholder, upon the sale for cash of any new stock of this corporation shall have the right to purchase his pro-rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

#### **ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT**

The street address of the initial registered office address of this corporation is 417 Nautical Way, St. Augustine, Florida 32084, and the name of the initial registered agent of this corporation at that address is Alton W. Cope, Jr.

#### **ARTICLE VII - DIRECTORS**

Initially, this corporation shall have One (1) Director who shall serve until his successor(s) shall be elected/appointed at the first meeting of the stockholders and thereafter this corporation shall have no less than one (1) director constituting the Board of Directors. The number of directors may be either increased or decreased from time to time by the Bylaws. The name and address of the initial director is as follows:

Alton W. Cope, Jr.  
617 Nautical Way  
St. Augustine, Florida 32084

#### **ARTICLE VIII - INCORPORATOR**

The name and address of the signing Incorporator is as indicated below. The Incorporator shall act as President of the corporation until another president is elected:

Alton W. Cope, Jr.  
617 Nautical Way  
St. Augustine, Florida 32084

#### **ARTICLE IX - INDEMNIFICATION**

The corporation shall indemnify any Officer or Director, or any former Officer or Director, to the full extent permitted by law. No officer or director shall be personally liable for monetary damages to the corporation or any other person for any statement, vote, decision, or failure to act, regarding corporate management or policy, unless that officer or director breached or failed to perform his duties as an officer or director as provided in §607.0831, Florida Statutes.

#### **ARTICLE X - AMENDMENT**

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation. Articles may be amended at any time by a majority vote of the shareholders.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation on the date of signing.

Dated: June 24, 1995

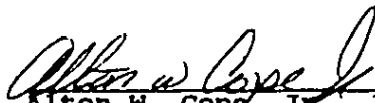
  
Alton W. Cope, Jr., Incorporator

**CERTIFICATE DESIGNATING PLACE AND NAMING AGENT  
UPON WHOM PROCESS MAY BE SERVED**

In compliance with Section 48.091, Florida Statutes,  
the following is submitted:

FIRST COAST CREDIT SERVICES, INC., desiring  
to organize or qualify under the laws of the  
State of Florida, has named Alton W. Cope,  
Jr., 617 Nautical Way, St. Augustine, Florida  
32084, as its agent to accept service of  
process within Florida.

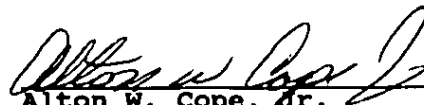
Dated: June 21, 1995

  
Alton W. Cope, Jr., Incorporator

**ACCEPTANCE OF DESIGNATION BY REGISTERED AGENT**

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 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.

Dated: June 21, 1995

  
Alton W. Cope, Jr.  
Registered Agent

55 JUN 26 PM 4:29