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McGuireWoods
BATTLE & BOOTHE

Barnett Center
Suite 2750, 50 North Laura Street
Jacksonville, Florida 32202-3635
Telephone/TDD (904) 798-3200 • Fax (904) 798-3207

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July 20, 1995

Department of State Division of Corporations P.O. Box 6327 Tallahassee, FL 32314 12-19-95

800001544218 -07/24/95--01069--011 ****122.50 ****122.50

RE: Secured Creditors, Inc.

To Whom it May Concern:

Enclosed please find for filing the Articles of Incorporation and bylaws of Secured Creditors, Inc. Also enclosed is a check in the amount of \$122.50 to cover the filing fee.

Please return a certified copy of the articles to my attention. If you have any questions, please call me at (904) 798-3281.

Thank you for your assistance in this matter. It is much appreciated.

Sincerely yours,

Jodi L. Lulf Paralegal

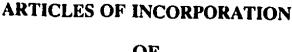
Enclosures

cc: Randy Drew, Esquire

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li L. Lulp





OF



SECURED CREDITORS, INC.

The undersigned, for the purpose of forming a corporation for profit under the laws of Florida, adopts the following Articles of Incorporation.

ARTICLE I

NAME AND ADDRESS

- Section 1.1 Name. The name of the corporation is Secured Creditors, Inc.
- Section 1.2 <u>Address of Principal Office</u>. The address of the principal office of the corporation is Secured Creditors, Inc., c/o Randal H. Drew, Esquire, 50 North Laura Street, Suite 2750, Jacksonville, Florida 32202.
- Section 1.3 <u>Mailing Address</u>. The mailing address of the corporation is 50 North Laura Street, Suite 2750, Jacksonville, Florida 32202.

ARTICLE II

DURATION

Section 2.1 <u>Duration</u>. This corporation shall exist perpetually. Corporate existence shall commence on the date these Articles are executed, except that if they are not filed by the Department of State of Florida within five business days after they are executed, corporate existence shall commence upon filing by the Department of State.

ARTICLE III

PURPOSES

Section 3.1 <u>Purposes</u>. This corporation is organized for the purposes of transacting any or all lawful business permitted under the laws of the United States and of the State of Florida.

ARTICLE IV

CAPITAL

Section 4.1 <u>Authorized Capital</u>. The maximum number of shares of stock which this corporation is authorized to have outstanding at any one time is one thousand (1,000) shares of voting common stock having a par value of \$.01 per share.

ARTICLE V

INITIAL REGISTERED OFFICE AND AGENT

Section 5.1 Name and Address. The street address of the initial registered office of this corporation is 50 North Laura Street, Suite 2750, Jacksonville, Florida 32202, and the name of the initial registered agent of this corporation at that address is Randal H. Drew.

ARTICLE VI

DIRECTORS

Section 6.1 <u>Number</u>. This corporation shall have 1 (one) director(s) initially. The number of directors may be increased or diminished from time to time as set forth in the bylaws, but shall never be less than one.

Section 6.2 <u>Initial Directors</u>. The name and address of the member of the first board of directors of the corporation are:

NAME	<u>ADDRESS</u>	
Wendell Bird	1150 Monarch Plaza 3414 Peachtree Road, NE Atlanta, Georgia 30326	
Randal H. Drew	50 North Laura Street Suite 2750 Jacksonville, Florida 32202	

ARTICLE VII

BYLAWS

Section 7.1 <u>Bylaws</u>. The initial bylaws of this corporation shall be adopted by the board of directors. Bylaws may be amended or repealed from time to time by either the board of directors or the shareholders, but the board of directors shall not alter, amend or repeal any bylaw adopted by the shareholders if the shareholders specifically provide that such bylaw is not subject to amendment or repeal by the board of directors.

ARTICLE VIII

INCORPORATOR

Section 8.1 Name and Address. The name and street address of the incorporator of this corporation is:

NAME

ADDRESS

Randal H. Drew

50 North Laura Street

Suite 2750

Jacksonville, Florida 32202

ARTICLE IX

INDEMNIFICATION

Section 9.1 <u>Indemnification</u>. The board of directors is hereby specifically authorized to make provision for indemnification of directors, officers, employees and agents to the full extent permitted by law.

ARTICLE X

AMENDMENT

Section 10.1 <u>Amendment</u>. This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, and any right conferred upon the shareholders is subject to this reservation.

of July	WHEREOF, the in , 1995.	incorporator has executed these Articles the		19 Hay
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RANDAL H. DREW, Incorporator

[ajb:rb]u:\secured\articles.inc

ACCEPTANCE BY REGISTERED AGENT

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

RANDAL H. Dea Registered Agent

Date: 1995.