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	Other	Examiner's Initials

ARTICLES OF INCORPORATION

OF

FIRST CONSUMERS FINANCIAL SERVICES, INC.

95 KAY 24 PH 2: 03

I, the undersigned natural person of the age of twentyone years or more, acting as incorporator of a corporation under
the laws of the State of Florida, adopt the following Articles of
Incorporation for such corporation.

ARTICLE I

NAME

The name of this corporation is: FIRST CONSUMERS FINANCIAL SERVICES, INC.

ARTICLE II

DURATION

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

ARTICLE III

PURPOSE

The general business of the corporation to be transacted by the corporation shall be as follows: To perform any and all acts allowed for a corporation under the laws of the State of Florida.

ARTICLE IV

BTOCK

The aggregate number of shares which the corporation shall have authority to issue is 7,500 shares at \$1.00 per share, par value, non-assessable, and shall consist of one (1) class only, to-wit: Common stock.

ARTICLE V

INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office and the principal office of this corporation is: 185 E. Altamonte Drive, Altamonte Springs, Florida 32701, and the name of the registered agent of this corporation at that address is: Richard C. Fox.

ARTICLE VI

INITIAL BOARD OF DIRECTORS

This corporation shall have one (1) director initially. The number of directors may either be increased or diminished from time to time by the By-Laws, but shall never be less than one. The names and addresses of the Initial Board of Directors of this corporation is: Richard C. Fox, P. O. Box 1565, Maitland, Florida 32751 and Steve Brewer, 258 E. Altamonte Drive, Altamonte Springs, Florida 32701.

ARTICLE VII

INCORPORATOR

The name and address of the person signing these Articles of Incorporation is: Richard C. Fox, P. O. Box 1565, Maitland,

Florida 32751.

IN WITNESS WHEREOF, the undersigned subscriber bas executed these Articles of Incorporation this 16th day of April, 1996.

RICHARD C. FOX

STATE OF FLORIDA)
COUNTY OF SEMINOLE) 88.1

BEFORE ME, the undersigned Notary Public, authorized to take acknowledgments in the County and State aforesaid, personally appeared Richard C. Fox, who is either personally known by me or who produced the following form of personal identification

| Produced the following form of personal identification | new personal identification |

IN WITNESS WHEREOF, I have hereunto set my hand and seal

this _______ day of April, 1996.

Print Name:

NOTARY PUBLIC, STATE OF FLORIDA

My Commission Expires:



OFFICIAL SEAL
ROYCE D. PIPKINS
My Commission Expires
2 April 1, 1997
Comm. No. CC 266259

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR & DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA NAMING AGENT UPON WHOM PROCESS MAY BE SERVED Ÿ

IN COMPLIANCE WITH SECTION 48.091, FLORIDA STATUTES, THE FOLISHING IS SUBMITTED:

FIRST: That FIRST CONSUMERS FINANCIAL SERVICES, INC. , desiring to organize or qualify under the laws of the State of Florida, with its principal place of business in the City of Longwood , State of Florida, has named Richard C. Fox , at 185 E. Altamonte Drive, City of Altamonte Springs, State of Florida, as its agent to accept service of process within Florida.

SIGNATURE:

RICHARD C. FOX

Incorporator TITLE:

DATE: <u>April 16, 1996</u>

SECOND: Having been mamed 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, and I further agree to comply with the provisions of all statutes relacive to the proper and complete performance of my duties.

SIGNATURE:

DATE:

RICHARD C. FOX

April 16, 1996