

P96000086440

September 7, 1996

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

RECEIVED
SEP 21 1996
TALLAHASSEE, FLORIDA

Dear Division of Corporations,

Enclosed please find Articles of Incorporation for Southern Management Corporation along with a certified check in the amount of seventy (\$70.00) dollars for filing fee and designation of registered agent.

Also enclosed is a photocopy of these same Articles of Incorporation. Please return this to the undersigned with the filing date stamped on it.

Thank you,

100001951861
-09/19/96--01076--009
*****70.00 *****70.00

Steven M. Schneck
Steven M. Schneck
995 Little Creek Rd.
Orlando, FL 32825

Conflict
551609
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789, 502, 706, 671
W96-19832

B. REGISTER OCT 21 1996



FLORIDA DEPARTMENT OF STATE

Sandra B. Mortham
Secretary of State

September 20, 1996

STEVEN M SCHNECK
995 LITTLE CREEK RD
ORLANDO, FL 32825

SUBJECT: SOUTHERN MANAGEMENT CORPORATION
Ref. Number: W96000019832

We have received your document for SOUTHERN MANAGEMENT CORPORATION and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

We regret that we were unable to contact you by phone. Please return the corrected document with a letter providing us with a telephone number where you can be reached during working hours.

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of an entity name **DOES NOT** constitute a difference. Please select a new name and make the substitution in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

When the document is resubmitted, please return a copy of this letter to ensure that your document is properly handled.

If you have any questions about the availability of a particular name, please call (904) 488-9000.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6919.

Beth Register
Corporate Specialist Supervisor

Letter Number: 196A00043450



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

October 2, 1996

STEVEN M SCHNECK
995 LITTLE CREEK RD
ORLANDO, FL 32825

SUBJECT: SPECIALTY MANAGEMENT CORPORATION
Ref. Number: W96000019832

We have received your document for SPECIALTY MANAGEMENT CORPORATION and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

We regret that we were unable to contact you by phone. Please return the corrected document with a letter providing us with a telephone number where you can be reached during working hours.

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of an entity name **DOES NOT** constitute a difference. Please select a new name and make the substitution in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

When the document is resubmitted, please return a copy of this letter to ensure that your document is properly handled.

If you have any questions about the availability of a particular name, please call (904) 488-9000.

If you will give me a call at the number listed below, I will be glad to search a name for you before you return these articles to my attention.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6919.

Beth Register
Corporate Specialist Supervisor

Letter Number: 096A00044993

Articles of Incorporation

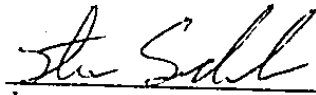
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S.C.
FALL

FLORIDA


1. The name of the corporation is:
Summit Management Corporation
2. The purpose for which this corporation is organized is:
To provide collection and recovery services.
3. The principal place of business and mailing address of the corporation is:
995 Little Creek Rd.
Orlando, FL 32825
4. The corporation shall have the authority to issue 100 shares of common stock, in one class only, each with a par value of \$1.00.
5. The registered agent of the corporation is Steven M. Schneck and the registered address is 995 Little Creek Rd. Orlando, FL 32825.
6. The initial Board of Directors shall have 3 members whose names and addresses are as follows:
Steven M. Schneck-995 Little Creek Rd. Orlando, FL 32825
Steven T. Morgan
William Cartwright
7. The incorporator of the corporation is:
Steven M. Schneck whose address is
995 Little Creek Rd. Orlando, FL 32825
(407)-282-7443

Dated September 26, 1996


Incorporator

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 am familiar with and accept the obligations of my position as registered agent.

Dated October 14, 1996


Registered Agent