Agnes S. Hollingshead P.A. Attorney and Counselor at Law Woolbright Corporate Center

1903 South Congress Avenue Ste. 320 Boynton Beach, Florida 33426

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January 7, 1997

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

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To Whom it May Concern:

Enclosed please find Articles of Incorporation regarding Professional Credit Management, Inc. And a check in the amount of \$122.50 for filing. If there are any questions or concerns please do not hesitate to contact this office. Thank you for your attention on this matter.

Sincerely,

Christen Escobar

Legal Assistant for Agnes S. Hollingshead Esq.

Christia Cocalear

ASH/ce

enclosure

97 JAN -9 AN 8:54
SECRETARY OF STATE
ALLAHASSEE FLORIDA

CERTIFICATE OF INCORPORATION

-or-

Professional Credit Management, Inc.

97 JAN -9 AM 8: 54
SECRETARY OF STATE
AND AN ASSEE FLORIDA

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopts the following Articles of Incorporation:

ARTICLE I. NAME

The name of the corporation is

Professional Credit Management, Inc.

ARTICLE II. DURATION

The term of existence of the corporation is perpetual.

ARTICLE III. PURPOSE

The corporation may transact any and all lawful business for which corporations may be incorporated under the Florida General Corporation Act.

ARTICLE IV. CAPITAL STOCK

The aggregate number of shares which the corporation has authority to issue is 10,000 all of which shall be common shares with par value of \$.01

ARTICLE V. REGISTERED OFFICE

The street address of the initial registered office of the corporation is

1903 South Congress Avenue, Suite 320 Boynton Beach, FL 33426, Palm Beach County, and the
name of the initial registered agent is Agnes S. Hollingshead.

ARTICLE VI. DIRECTORS

The Board of Directors of the corporation shall consist of 2 (two) members but may be increased or decreased by a resolution of the Board of Directors adopted in the manner provided in the By- laws of the corporation, provided that in no event shall the Board of Directors consist of less than one member.

The names and addresses of the Directors which constitute the first Board of Directors of the Corporation are:

NAME

ADDRESS

Troy E. Hulbert

230 Wenonah Place, Suite 2, West Palm Beach, FL 33405

Agnes S. Hollingshead

1903 S. Congress Ave, Suite 320, Boynton Beach, FL 33426

ARTICLE VII. INCORPORATORS

The names and addresses of the incorporators of the corporation are:

NAME

ADDRESS

Troy E. Hulbert

230 Wenonah Place, Suite 2, Boynton Beach, FL 33462

IN WITNESS WHEREOF, the undersigned has subscribed his name this 7th day of January, 1997.

Troy E. Hulbert

STATE OF FLORIDA

:§

COUNTY OF PALM BEACH

On this 7th day of January 1997, before me, the undersigned officer, personally appeared, Troy E. Hulbert known to me to be the person whose name is subscribed to the within instrument, and he acknowledged that he executed the same for the purposes therein contained.

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

NOTARY Y PUBLIC OF FLOO

AGNES S. HOLLINGSHEAD My Corom Exp. 2/15/97 Bonded By Service Ins No_62262537

Pasanally krown 1 Other I. D.

Notary Public, State of Florida, at Large

My Commission Expires:

STATE OF FLORIDA SECRETARY OF STATE

Certificate Designating Place of Business or Domicile for the Service of Process Within This State, Naming Agent Upon Whom Process May Be Served and Names and Addresses of the Officers and Directors. 97 JAN -9 AM 8: 54
SECRETARY OF STATE
TALLAHASSEE FLORIDA

Strang Constitution -

Professional Credit Management, Inc..

The following is submitted, in compliance with Chapter 48.091, Florida Statutes:

Professional Credit Management, Inc., a corporation organized under the laws of the State of Florida, with its principal office at 230 Wenonah Place, Suite 2, West Palm Beach, FL 33405, County of Palm Beach, State of Florida, has named Agnes S. Hollingshead, located at 1903 S. Congress Ave., Suite 320, Boynton Beach, FL 33426, Palm Beach County, as its agent to accept service of process within this state.

OFFICERS TITLES SPECIFIC ADDRESS

Troy E. Hulbert P

Pres.,

230 Wenonah Place, Suite 2, Boynton Beach, FL 33462

Treas.

Agnes S. Hollingshead V.Pres.,

1903 S. Congress Ave., Suite 320, Boynton Beach, FL 33426

Secty.

DIRECTORS

Troy E. Hulbert

Pres.,

230 Wenonah Place, Suite 2, Boynton Beach, FL 33462

Treas.

Agnes S. Hollingshead V.Pres., 1903 S. Congress Ave., Suite 320, Boynton Beach, FL 33426 Secty.

ACCEPTANCE

I agree as Resident Agent to accept Service of Process: to keep the office open during prescribed hours: to post my name and any other officers of said corporation authorized to accept service of process at the above Florida designated address) in some conspicuous place in the office as required by law

DATED: 1, 7, 97

Agnes S. Hollingshead