P97100000008463

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

500002259615--4 -08/06/97--01001--011 ****122.50 *****122.50

SUBJECT: A	CCEPTANCE BUSINES (Proposed	BUSINESS CONCEPTS, INC. (Proposed corporate name - must include suffix)		
Enclosed is an original a	nd one(1) copy of the arti	cles of incorporation and a	check for:	
\$70.00 Filing Fee	\$78.75 Filing Fee & Certificate	S 122.50 Filing Fee & Certified Copy	\$131.25 Filing Fee, Certified Copy & Certificate	
		ADDITIONAL CO	PY REQUIRED	
FROM: _	KAE L. ANTAYA Name	(Printed or typed)	9	
-	3104 THOMAS	1 NB -6	FIL	
PANAMA CITY BEACH, FL 32408				ILED
_	Ci	ty, State & Zip	PILIZ: 56	
	850-230-018			
	. Dayumo	e Telephone number	EFFECTIVE DATE	
			W 08-01-97	

NOTE: Please provide the original and one copy of the articles.

9-7-97

ARTICLES OF INCORPORATION

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

ACCEPTANCE BUSINESS CONCEPTS, INC.

FILED

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ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

3104 THOMAS DRIVE PANAMA CITY BEACH, FL 32408 EFFECTIVE DATE

08-01-97

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

ONE HUNDRED (100) SHARES

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

KAE L. ANTAYA 3104 THOMAS DRIVE

PANAMA CITY BEACH, FL 32408

ARTICLE V INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation are:

KAE L. ANTAYA

3104 THOMAS DRIVE

PANAMA CITY BEACH, FL 32408

ARTICLE VI EFFECTIVE DATE

THE EFFECTIVE DATE OF INCORPORATION IS AUGUST 1, 1997.

AUGUST 1, 1997

Signature incorporator

Date

(An additional article must be added if an effective date is requested.)

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

Signature/Registered Agent

AUGUST 1, 1997

Date