



THE UNITED STATES  
CORPORATION  
COMPANY

ACCOUNT NO. : 072100000032

REFERENCE : 644626 163844A

AUTHORIZATION :

COST LIMIT : \$ PPD

ORDER DATE : December 22, 1997

ORDER TIME : 10:04 AM

ORDER NO. : 644626-005

CUSTOMER NO: 163844A

CUSTOMER: Timothy Kelly, Esq  
FALLGATTER & BOND, P.A.

Suite 900  
121 West Forsyth Street  
Jacksonville, FL 32202

000002378910--0

-12/22/97--01050--014

\*\*\*\*122.50 \*\*\*\*122.50

DOMESTIC FILING

NAME: ATLANTIC ACCEPTANCE  
CORPORATION

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION  
       CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY  
       PLAIN STAMPED COPY  
       CERTIFICATE OF GOOD STANDING

CONTACT PERSON: W. Charles Earnest

EXAMINER'S INITIALS:

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS  
97 DEC 22 PM 2:38

RECEIVED  
DIVISION OF CORPORATIONS  
97 DEC 22 AM 11:38

12/22/97

**ARTICLES OF INCORPORATION**  
**OF**  
**ATLANTIC ACCEPTANCE CORPORATION**

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DIVISION OF CORPORATIONS  
97 DEC 22 PM 2:39

**ARTICLE I-NAME**

The name of this Corporation is ATLANTIC ACCEPTANCE CORPORATION

**ARTICLE II-INITIAL PRINCIPAL OFFICE**

The street address of the initial principal office of this Corporation is 7238  
Atlantic Boulevard, Jacksonville, FL 32211.

**ARTICLE III-DURATION**

This Corporation shall have perpetual existence.

**ARTICLE IV-PURPOSE**

This Corporation is organized for the purpose of transacting any or all lawful  
business.

**ARTICLE V-CAPITAL STOCK**

This Corporation is authorized to issue One Hundred (100) shares, all of which  
shall be of the par value of One Dollar (\$1.00) per share.

**ARTICLE VI-INITIAL REGISTERED OFFICE AND AGENT**

The street address of the initial registered office of this Corporation is 121 West Forsyth Street, Suite 900, Jacksonville, Florida 32202, and the name of its initial registered agent at such address is Timothy P. Kelly.

**ARTICLE VII-INITIAL BOARD OF DIRECTORS**

The number of Directors constituting the initial Board of Directors of this Corporation shall be three (3), and the names and addresses of the persons who are to serve as the initial Director are:

Ira Allen	7238 Atlantic Boulevard Jacksonville, Florida 32211
Mark Allen	7238 Atlantic Boulevard Jacksonville, Florida 32211
Wendi Allen	7238 Atlantic Boulevard Jacksonville, Florida 32211

**ARTICLE VIII-INCORPORATOR**

The name and address of the incorporator is Timothy P. Kelly, 121 West Forsyth Street, Suite 900, Jacksonville, Florida 32202.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 18 day of December, 1997.

  
\_\_\_\_\_  
Timothy P. Kelly, Incorporator

STATE OF FLORIDA     )

COUNTY OF DUVAL     )

The foregoing instrument was acknowledged before me this 18 day of  
December, 1997, by Timothy P. Kelly. He is personally known to me.

Donna F. Gaither

Notary Public for the State of  
Florida at Large

My Commission Expires:

Commission Number:



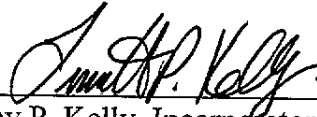
Donna F. Gaither  
MY COMMISSION # CC643885 EXPIRES  
July 7, 2001  
BONDED THRU TROY FAIR INSURANCE, INC.

**CERTIFICATE DESIGNATING  
REGISTERED AGENT AND REGISTERED OFFICE**

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS  
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In compliance with Sections 48.091 and 607.0501, Florida Statutes (1993), the following is submitted:

That ATLANTIC ACCEPTANCE CORPORATION, desiring to organize or qualify under the laws of the State of Florida, with its principal place of business in Jacksonville, State of Florida, has named Timothy P. Kelly, located at 121 West Forsyth Street, Suite 900, Jacksonville, Florida 32202, City of Jacksonville, State of Florida, as its agent to accept service of process within Florida.

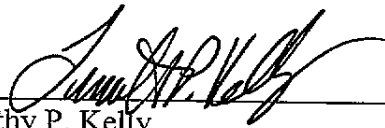


\_\_\_\_\_  
Timothy P. Kelly, Incorporator

Date: December 18, 1997

**ACCEPTANCE BY REGISTERED AGENT**

Having been named to accept service of process for the above stated corporation, at the place designated in this certificate, Timothy P. Kelly hereby agrees to act in this capacity, and to comply with the provisions of all statutes relative to the proper and complete performance of its duties.



\_\_\_\_\_  
Timothy P. Kelly

Date: December 18, 1997