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ACCOUNT NO. : 072100000032
REFERENCE : 706481 80368A
AUTHORIZATION :
COST LIMIT : PPD

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 FEB 13 AM 8:27

ORDER DATE : February 13, 1998
ORDER TIME : 2:28 PM
ORDER NO. : 706481-005
CUSTOMER NO: 80368A

CUSTOMER: Thomas G. Hersem, Esq
THOMAS G. HERSEM, ESQ

Suite B
1421 Court Street
Clearwater, FL 34616

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98 FEB 13 PM 3:35
DIVISION OF CORPORATION

DOMESTIC FILING

NAME: THE BANKRUPTCY CENTER, INC.

800002430679--8
-02/16/98-01001-014
****122.50 ****122.50

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: Cassandra Bryant

EXAMINER'S INITIALS:

S11-
W98-3365

CF
2/23/98



ROBERT F. MILLIGAN
COMPTROLLER OF FLORIDA

OFFICE OF COMPTROLLER
DEPARTMENT OF BANKING AND FINANCE
STATE OF FLORIDA
TALLAHASSEE
32399-0350

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 FEB 13 AM 8:27

February 18, 1998

Thomas G. Hersem
Attorney and Counselor at Law
1421 Court Street, Suite B
Clearwater, Florida 33756

Dear Mr. Hersem:

Re: "The Bankruptcy Center, Inc."

Thank you for your recent letter/fax requesting approval for use of the above-referenced name. It is the opinion of this Department that your name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department does not object to your use of the above-referenced name being registered as a foreign corporation in the State of Florida.

Sincerely,

Wm. Douglas Johnson
Assistant Director
Division of Banking
101 East Gaines Street
The Fletcher Building - Sixth Floor
Tallahassee, FL 32399-0350
(850) 488-1111

:kr

cc: Karon Beyer, Chief
Bureau of Corporate Records
Division of Corporations
Secretary of State's Office



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

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DIVISION OF CORPORATIONS
98 FEB 13 AM 8:27

February 16, 1998

CSC NETWORKS
1201 HAYS STREET
TALLAHASSEE, FL 32301

SUBJECT: THE BANKRUPTCY CENTER, INC.
Ref. Number: W98000003365

We have received your document for THE BANKRUPTCY CENTER, INC.. However, the document has not been filed and is being returned for the following:

Written approval and clearance of the terms BANK, BANKER, BANC, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION must be obtained from the Division of Banking and Finance, pursuant to section 655.922(2a), Florida Statutes. The address is:

Division of Banking
Director's Office
101 E. Gaines St.
Fletcher Bldg., 6th Floor.
Tallahassee, FL 32399-0350
(850) 488-1111.

Please return the original and one copy of 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 (850) 487-6973.

Claretha Golden
Document Specialist

Letter Number: 698A00008713

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99 FEB 20 PM 4:19
DIVISION OF CORPORATIONS

RESUBMIT

Please give original
submission date as file date.

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DIVISION OF CORPORATIONS
98 FEB 13 AM 8:27

ARTICLES OF INCORPORATION

OF

THE BANKRUPTCY CENTER, INC.

The undersigned subscriber(s) to these Articles of Incorporation, competent to contract, hereby form(s) a corporation under the laws of the State of Florida.

ARTICLE I. NAME

The name of this Corporation is THE BANKRUPTCY CENTER, INC.

ARTICLE II. NATURE OF BUSINESS

The nature of the business and the objects and purposes to be transacted, promoted and carried on are to do any and all of the things herein mentioned as fully and to the same extent as natural persons might or could do.

1. To operate, maintain and otherwise manage a business for any purpose allowed by law.

2. To take, buy, purchase, sell, exchange, hire, lease or otherwise acquire real estate and property, either improved or unimproved, and any interest or right therein and tangible and intangible personal property, and to hold, own, control, manage, and develop same.

3. To purchase or otherwise acquire real and personal property of any and all kinds that may be lawfully acquired and held by a business corporation and in particular land, leaseholds, shares of stock, mortgages, bonds and other securities.

4. To erect, construct, maintain, improve, rebuild, alter, manage and control, either directly or through ownership of stock in any corporation, any and all kinds of buildings, dwellings, stores, offices or other structures or erections.

5. To sell, manage, improve, develop, assign, transfer, convey, lease, pledge or otherwise alienate or dispose of and to mortgage or otherwise encumber land, buildings, real property, chattels real or other property of the company, real and personal.

6. To issue debentures, bonds or other evidences of indebtedness secured by mortgages upon property of this company or otherwise, and to sell the same; borrow money,

made and issue its promissory notes, bonds or other evidence of indebtedness, whether secured by mortgage, pledge or otherwise.

7. To purchase, acquire, hold, sell, assign, transfer, mortgage, pledge and otherwise dispose of the shares of capital stock, bonds, debentures, or other evidence of indebtedness of any corporation, domestic or foreign, and while the holder thereof, to exercise all the rights and privileges of ownership, including the right to vote thereon, and to issue in exchange therefor its own stock, bonds and other obligations.

8. To carry on any business whatsoever which the corporation may deem proper or convenient in connection with any of the foregoing purposes or otherwise, or which may be calculated directly or indirectly to promote the interest of the corporation or to enhance the value of its property.

9. To purchase, hold, sell, and issue the shares of its own capital stock.

10. To conduct its business in the State of Florida, in other states, in the District of Columbia, in the territories and colonies of the United States and foreign countries and to exercise all the powers conferred by the laws of the State of Florida upon corporations formed under the Act pursuant to any under which this corporation is formed.

11. To do such other things as are incidental to the foregoing or necessary or desirable in order to accomplish the foregoing.

12. The intention is that none of the objects and powers as hereinabove set forth, except where otherwise specified in the Article, shall be in anywise limited or restricted by reference to or inference from the terms of any other objects, powers or clauses of this Article, or any other Articles, but that the objects and powers specified in each of the clauses of this Article shall be regarded as independent objects and powers.

ARTICLE III. CAPITAL STOCK

The aggregate number of shares of stock that is authorized to be issued is 7000 shares of common stock. Such shares shall be of a single class, and shall have a par value of \$1.00 per share.

ARTICLE IV. DURATION OF EXISTENCE

This corporation is to have perpetual existence.

ARTICLE V. ADDRESS

The street address of the principal office of the corporation is 15201 Roosevelt Boulevard, Suite 101, Clearwater, Florida 33760 and its registered agent is THOMAS G. HERSEM, 1421 Court Street, Suite B, Clearwater, Florida 33756. The corporation may have and establish offices, conduct business and promote its objects within any part of the State of Florida, or in any state, District of Columbia, and territories and colonies of the United States and in foreign countries, as the directors may designate.

ARTICLE VI. DIRECTORS

The management and control of this corporation shall be vested in a Board of Directors of not less than (1) Director. Attendance by a majority of the directors at any meeting shall constitute a quorum. A majority of those directors present at any meeting must vote in favor of any motion, resolution or action taken in order that same become effective and be the act and deed of the corporation. The Board of Directors shall be elected by the shareholders of the corporation. The names and street addresses of the members of the Board of Directors, who, subject to the provisions of the Certificate of Incorporation, By-Laws, and the laws of the State of Florida, shall hold office for the first year of existence of the Corporation or until their successors are elected and have qualified are as follows:

<u>NAME</u>	<u>ADDRESS</u>
GARY MIGLIO	15201 Roosevelt Blvd., Ste. 101 Clearwater, FL 33760

ARTICLE VII. OFFICERS

The officers of the corporation shall be a President, Vice President, Secretary and Treasurer, and shall be chosen by the Board of Directors. The Board of Directors may also, from time to time, provide for and elect all other officers or committees which may seem expedient to the Board. The officers who are to hold offices for the first year of existence of the corporation or until their successors are elected and have qualified are as follows:

<u>NAME</u>	<u>OFFICE</u>
GARY MIGLIO	PRESIDENT/SEC-TREASURER

ARTICLE VIII. SUBSCRIBERS

The names and street addresses of the incorporators of this corporation are as follows:

<u>NAME</u>	<u>ADDRESS</u>
GARY MIGLIO	15201 Roosevelt Blvd., Ste. 101 Clearwater, FL 33760

ARTICLE IX. SEAL

The seal of the corporation shall be circular with the name THE BANKRUPTCY CENTER, INC. around the border and "Florida Seal, 1998" in the center.

IN WITNESS WHEREOF, the undersigned, as the incorporator(s) of the above named corporation, does hereby subscribe our name(s) and acknowledge the execution of the same on this the 11th day of February, 1998.



GARY MIGLIO

STATE OF FLORIDA
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me this 11th day of February, 1998, by GARY MIGLIO, who is personally known to me or who produced the following as identification: personally known and who did not take an oath.



NOTARY PUBLIC



MARIE CALLANT
My Comm Exp. 10/24/2000
Bonded By Service Ins
No. CC995697
 Personally Known Other I.D.

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SECRETARY OF STATE
DIVISION OF CORPORATIONS
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ACKNOWLEDGMENT OF REGISTERED AGENT

Having been named to accept service of process for the above-stated corporation, at the place designated in the Articles, I do hereby accept to act in this capacity, and agree to comply with the provision of said Act relative to keeping open said office.



THOMAS G. HERSEM