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FRANK A. BAKER, P.A.

*BOARD CERTIFIED CIVIL TRIAL

*CERTIFIED CIRCUIT CIVIL MEDIATOR/ARBITRATOR

GLENNDA F. SWEARINGEN-COOK, P.A.

*CERTIFIED FAMILY LAW MEDIATOR

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FILED
98 MAR 27 PM 12:32
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

P98 000028998
March 25, 1998

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

RE: Smith's Repo & Collection, Inc.

000002470580--8
-03/27/98--01053--019
****122.50 ****122.50

Dear Sir/Madam:

Enclosed is my check in the amount of \$122.50, and the original and one copy of the Articles of Incorporation of Smith's Reop & Collection, Inc. Please be so kind as to file the Articles and return a copy to my office at your earliest convenience.

Thank you. If you have any questions, please call.

Sincerely,

Frank A. Baker/mm
FRANK A. BAKER, Esq.

FAB:mm\secstate.ltr

Enclosures

F. CHESSEY MAR 30 1998

ARTICLES OF INCORPORATION
OF
SMITH'S REPO & COLLECTION, INC.

The undersigned incorporator of this corporation, executing these Articles of Incorporation, being a natural person, competent to contract, hereby forms this corporation under the laws of the State of Florida.

ARTICLE I
NAME

The name of this corporation is SMITH'S REPO & COLLECTION, INC.

ARTICLE II
NATURE OF BUSINESS

The general nature of the business to be transacted by this corporation is to manufacture, purchase, or otherwise acquire, and to own, mortgage, pledge, sell, assign, transfer, or otherwise dispose of, and to invest in, trade in, deal in and with, goods, wares, merchandise, real and personal property, tangible and intangible, and services of every class, kind and description; and to conduct any other business and carry on any other activity as may be permissible under law; except that it is not to conduct a banking, safe deposit trust, surety, express, railroad, canal, telephone, telegraph, or cemetery company, a building and loan association, fraternal benefit society, state fair, nor exposition.

ARTICLE III
CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at one time is 100 shares of common stock having a nominal or par value of \$5.00 per share.

ARTICLE IV
INITIAL CAPITAL

The amount of capital with which this corporation will begin business is not less than \$500.00.

ARTICLE V
TERM OF EXISTENCE

This corporation is to exist perpetually.

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TALLAHASSEE, FLORIDA

ARTICLE VI
ADDRESS AND RESIDENT AGENT

The initial mailing and street address of the initial registered and principal office of this corporation in the State of Florida is 2179 Harvey Lane, Marianna, FL, 32448. The name of the initial registered Resident Agent in the State of Florida is Frank A. Baker, whose address is 2179 Harvey Lane, Marianna, FL, 32448. By his or her signature to these Articles, the said agent consents to the appointment as such, and by his signature hereto acknowledges that he is familiar with and accepts the obligations of that position. The Board of Directors may, from time to time, move the initial registered office of the corporation to any other address in the State of Florida.

ARTICLE VII
DIRECTORS

This corporation shall have one director, initially. The number of directors may be increased or diminished from time to time, by bylaws adopted by the stockholders, but shall never be less than one (1).

ARTICLE VIII
INITIAL DIRECTORS

The name and post office address of the member of the first Board of Directors is Linda Smith, 2179 Harvey Lane, Marianna, FL, 32448.

ARTICLE IX
INITIAL OFFICERS

This corporation shall have three (3) offices, initially, consisting of a President, a Vice-President, and a Secretary-Treasurer, which must be filled by at least one (1) natural person. The names and mailing addresses of the initial officers are: Linda Smith, 2179 Harvey Lane, Marianna, FL, 32448, as President; Linda Smith, 2179 Harvey Lane, Marianna, FL, 32448 as Vice-President; and Linda Smith, 2179 Harvey Lane, Marianna, FL, 32448 as Secretary-Treasurer.

ARTICLE X
AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed to them by the stockholders, and approved at a stockholders' meeting by majority of the stock then entitled to vote thereon, unless the directors and the stockholders sign a written statement manifesting their intention that a certain amendment to these Articles of Incorporation be made.


ARTICLE XI
INCORPORATOR

The name and address of the incorporator of this corporation who shall sign and file these Articles is: Frank A. Baker, 2179 Harvey Lane, Marianna, FL, 32448.

ARTICLE XII
PREEMPTIVE RIGHTS

In the event that the Board of Directors authorizes the issuance of further shares of stock in the corporation, or in the event that the officers or directors of the corporation take action to issue previously-authorized shares of stock, then each shareholder of record at the time of the issue or sale shall have the option to purchase such number of shares to be issued, in the proportion that his (or her) already-owned shares bears to the total number of already-issued shares.

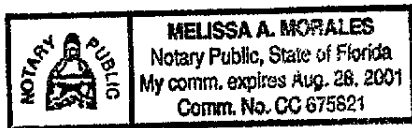
EXECUTED and acknowledged that date below written.



Frank A. Baker
As Incorporator and as Resident Agent

STATE OF FLORIDA
COUNTY OF JACKSON:

THE FOREGOING INSTRUMENT was acknowledged before me this March 25, 1998, by Frank A. Baker, as Incorporator and as Resident Agent, who is personally known to me and who did take an oath.





Notary Public
My Commission Expires:

fb\smiths.art

FILED
98 MAR 27 PM 12: 32
SECRETARY OF STATE
TALLAHASSEE, FLORIDA