

PA8000074683

K. JEFFREY REYNOLDS

ATTORNEY AT LAW

924 N. PALAFOX STREET

P.O. Box 12876

PENSACOLA, FLORIDA 32576

GENERAL PRACTICE

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 AUG 24 PM 4:13

(904) 434-2522

(904) 434-2834

August 21, 1998

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

800002623798--4
-08/24/98-01140-006
****122.50 ****122.50

RE: S and W Recovery Service, Inc.

Gentlemen:

Enclosed are an original and copy of Articles of
Incorporation and our check in the amount of \$122.50
to cover your various fees.

Very truly yours,



K. Jeffrey Reynolds

KJR/kmp
encls.

B. BROWN AUG 26 1998

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 AUG 24 PM 4:13

ARTICLES OF INCORPORATION

OF

S AND W RECOVERY SERVICE, INC.

The undersigned subscriber to these Articles of Incorporation hereby forms a corporation under the Florida General Corporation Act.

ARTICLE I Name of Corporation

The name of this corporation is S and W Recovery Service, Inc..

ARTICLE II General Purpose

This corporation is organized for the purpose of assisting businesses in the collection of debts. The corporation may transact any and all other lawful business for which corporations may be incorporated under the Florida General Corporation Act.

ARTICLE III Capital Stock

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is one thousand shares of common stock having a par value of one dollar per share.

ARTICLE IV Address

The initial street address of the principal office of this corporation in the State of Florida is:

5155 Seagull Drive
Pace, Florida 32571.

ARTICLE V
Directors and Officers

The business of this corporation shall be managed by the Board of Directors. There shall be one director initially. The number of directors may be increased, and after such increase, decreased from time to time by bylaws adopted by the shareholders. In no event shall the number of directors be less than one.

The name and address of the first director and the office she holds are:

JANICE M. SMITH 5155 Seagull Drive Pace, Florida 32571	President
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ARTICLE VI
Subscribers

The name and street address of each person signing the Articles of Incorporation as a subscriber are:

JANICE M. SMITH
5155 Seagull Drive
Pace, FL 32571.

ARTICLES VII
Registered Agent

The undersigned, an individual resident of the State of Florida, whose address is 5155 Seagull Drive, Pace, Florida 32571, does hereby state that she accepts appointment as registered agent for this corporation.

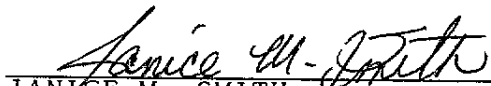


JANICE M. SMITH

ARTICLE VIII
Bylaws

The power to adopt, alter, amend, or repeal bylaws shall be vested in and is hereby reserved to the shareholders. Bylaws shall be adopted, altered, amended, or repealed as provided therein.

IN WITNESS WHEREOF, the undersigned executed these Articles of Incorporation this 21st day of August, 1998.



JANICE M. SMITH
FL DL 5530-433-51-905-0
Photo Identification Produced

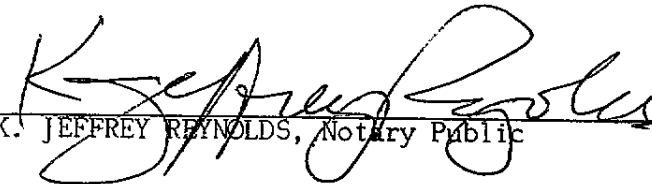
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SECRETARY OF STATE
DIVISION OF CORPORATIONS
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STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing Articles of Incorporation of S and W Recovery Service, Inc., was acknowledged before me this 21st day of August, 1998, by JANICE M. SMITH, who produced FL Driver License as identification, and who did not take an oath.



K Jeffrey Reynolds
My Commission CC598483
Expires November 8 2000


K. JEFFREY REYNOLDS, Notary Public