

Mail to: Shirley L. Eggleston 333 West Mountain St. Kennesawville, NC 27284

RK1716 P1885



**STATE OF
NORTH
CAROLINA**



**3
Department of the
Secretary of State**

To all whom these presents shall come, Greetings:

**I, Rufus L. Edmisten, Secretary of State of the State of
North Carolina, do hereby certify the following and hereto
attached (3 sheets) to be a true copy of**

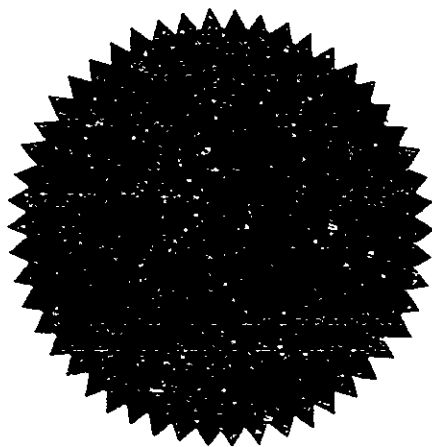
**ARTICLES OF INCORPORATION
OF**

S & L COLLECTION AGENCY, INC.

**the original of which was filed in this office on the 16th day
of April, 1991.**

**In Witness Whereof, I have hereunto set my hand and
affixed my official Seal.**

**Done in Office, at Raleigh, this the 16th day
of April in the Year of our Lord 1991.**



Rufus L. Edmisten

Secretary of State

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ARTICLE OF INCORPORATION
OF
S & L COLLECTION AGENCY, INC.

We, the undersigned natural persons of the age of eighteen years or more, do hereby associate ourselves into business corporation under the laws of the State of North Carolina, as contained in Chapter 55 of the General Statutes North Carolina, entitled "Business Corporation Act", and the several amendments thereto, and to that end do hereby set forth:

DOCUMENT #502074
DATE 04/16/91 TIME 13:37
FILED
RUFUS L. EDMISTEN
SECRETARY OF STATE
NORTH CAROLINA

1. The name of the Corporation is S & L COLLECTION AGENCY, INC.;

2. The period of duration of the Corporation shall be perpetual;

3. The purpose or purposes for which the Corporation is organized are: For any lawful purpose for which a business may be incorporated under this chapter;

4. The aggregate number of shares which the corporation shall have authority to issue is 100,000 divided into one class. The designation of each class, number of shares of each class, series, if any, within each class, and the par value, if any, of the shares of each, or a statement that the shares of any class are without par value, is as follows:

CLASS	SERIES	NUMBER OF SHARES	PAR VALUE PER SHARE
Common	A	100,000	\$100.00

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5. The minimum amount of consideration for its shares to be received by the corporation before it shall commence business is \$100.00.

6. The address of the initial registered office of the corporation is 333 West Mountain St., Kernersville, Forsyth County, North Carolina, and the name of the initial registered agent is SHIRLEY T. EGGLESTON; and

7. The number of directors for the corporation may be fixed by the By-Laws.


The number of directors constituting the initial board of directors shall be three, and the name and address of each person who is to serve as a director until the first meeting of shareholders or until his successor be elected and qualified is:

NAMES	ADDRESSES
Shirley T. Eggleston	2622 W. Woodlyn Way Greensboro, NC 27407
Gloria Millner	1509 Mae Trappe Dr. Winston-Salem, NC
LaShanda Millner	1509 Mae Trappe Dr. Winston-Salem, NC

8. The name and address of the incorporator is:

NAME	ADDRESS
Gregory Davis	8 W. Third St. BB&T Bldg, Suite M-7 Winston-Salem, North Carolina 27101

IN TESTIMONY WHEREOF, we have hereunto set our hands, this
the 5th, day of March, 1990.



Greggory Davis

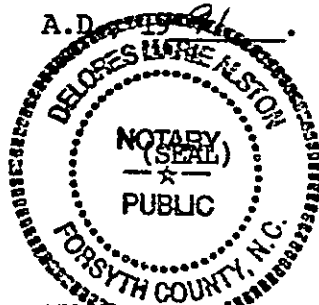
Attorney Incorporator

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STATE OF NORTH CAROLINA
COUNTY OF FORSYTH

THIS IS TO CERTIFY, that on the 5th day of
March, A.D., 19 91, before me personally appeared
GREGORY DAVIS, who I am satisfied is the person named in and who
executed the foregoing ARTICLE OF INCORPORATION, and I having
first made known to him the contents thereof, and he did
acknowledge that he signed and delivered the same as his
voluntary act and deed for the uses and purposed therein
expressed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed
my official seal, this the 5th day of March,
A.D. 1991.



Delores Marie Alston
NOTARY PUBLIC

MY COMMISSION EXPIRES:

July 30, 19 94.

PRESENTED FOR
RECORD
AT REC'D

'91 MAY 29 A8:58

L.E. SPENS
REGISTER OF DEEDS
FORSYTH CO. N.C.

\$11.00 pd.

JS