

ARTICLES OF INCORPORATION
FOR
MAXIMUM COLLECTIONS, INC.

STATE OF ALABAMA)
)
SHELBY COUNTY)

ARTICLE I.

Name Of Corporation

The name of this Corporation shall be MAXIMUM COLLECTIONS, INC.

ARTICLE II.

Period Of Duration

The period of duration of this Corporation shall be perpetual.

ARTICLE III.

Purposes Of Corporation

The purposes of this Corporation is the transaction of any and all lawful business for which corporations may be Incorporated for under the Alabama Business Corporation Act.

ARTICLE IV.

Number Of Shares Of Stock

This Corporation shall have the authority to Issue one hundred (100) shares of stock. This stock shall be on one class. The stock shall have par value of One Dollar (\$1.00).

Maxwell B. Carter

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ARTICLE V.

Initial Registered Agent

The initial registered agent and the location and mailing address of initial registered office of this Corporation shall be:

MAXWELL B. CARTER, President
5119 Colonial Park Road
P. O. Box 380966
Birmingham, Alabama 35238-0966

ARTICLE VI.

Incorporators

The Incorporator of this Corporation shall be:

MAXWELL B. CARTER, President
5119 Colonial Park Road
Birmingham, Alabama 35238

ARTICLE VII.

Directors

This Corporation shall have one (1) director. The initial director shall serve until the first annual meeting of shareholders or until the successor shall be elected and qualify.

The names and addresses of the initial director shall be:

MAXWELL B. CARTER
5119 Colonial Park Road
Birmingham, Alabama 35238

ARTICLE VIII.

Officers

The initial officers of this Corporation shall be:

MAXWELL B. CARTER

President

MARY JO CARTER

Secretary

MAXWELL B. CARTER

Director

ARTICLE IX.

Powers

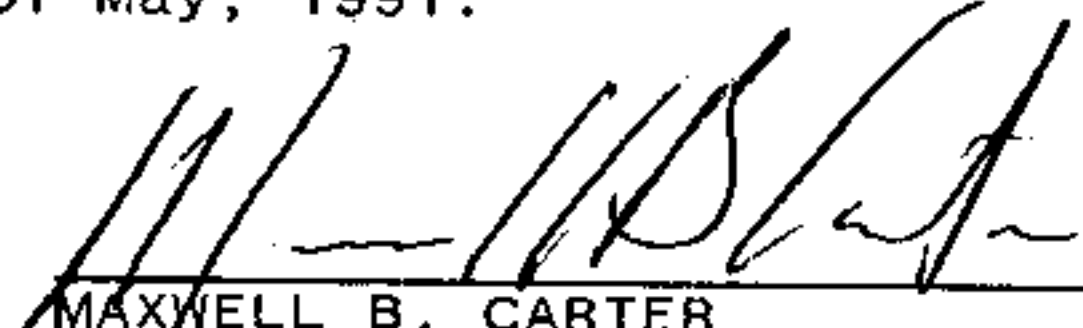
This Corporation shall be vested with all powers granted to corporations under the laws of the State of Alabama, including, but not limited to those vested by the Alabama Business Corporation Act, and the indemnification of directors, officers, employees and agents.

ARTICLE X.

Amendment

This Corporation reserves the right to amend, alter, change or appeal any provisions of these Articles of Incorporation pursuant to its By-Laws and the requirements of the Alabama Business Corporation Act.

DONE this the 31st day of May, 1991.


MAXWELL B. CARTER
Incorporator

STATE OF ALABAMA

I, Billy Joe Camp, Secretary of State of the State of Alabama, having custody of the Great and Principal Seal of said State, do hereby certify that pursuant to the provisions of Section 10-2A-26, Code of Alabama 1975, and upon an examination of the corporation records on file in this office, the following corporate name is reserved as available:

Maximum Collections, Inc.

This domestic corporation name is proposed to be incorporated in Shelby County and is for the exclusive use of Maxwell Carter, P. O. Box 380966, Birmingham, AL 35238 for a period of one hundred twenty days beginning May 10, 1991 and expiring September 8, 1991.



In Testimony Whereof, I have hereunto set my hand and affixed the Great Seal of the State, at the Capitol, in the City of Montgomery, on this day.

May 10, 1991

Date

A handwritten signature in dark ink, appearing to read 'Billy Joe Camp', written over a horizontal line.

Billy Joe Camp

Secretary of State

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State of Alabama

SHELBY

County

CERTIFICATE OF INCORPORATION OF

MAXIMUM COLLECTIONS, INC.

The undersigned, as Judge of Probate of SHELBY County, State of Alabama, hereby certifies that duplicate originals of Articles of Incorporation for the incorporation of MAXIMUM COLLECTIONS, INC., duly signed pursuant to the provisions of the Alabama Business Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY the undersigned, as such Judge of Probate, and by virtue of the authority vested in him by law, hereby issues this Certificate of Incorporation of MAXIMUM COLLECTIONS, INC., and attaches hereto a duplicate original of the Articles of Incorporation.

GIVEN Under My Hand and Official Seal on this the 6th day of JUNE, 19 91.

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

91 JUN -6 AM 10:11

JUDGE OF PROBATE

Thomas A. Snowden, Jr.

Judge of Probate

Rec 35.00
Fees 3.00
38.00