

P02000072273

TRANSMITTAL LETTER

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

100006113001--8
-07/01/02--01017--022
*****87.50 *****87.50

SUBJECT: Applied Financial Resource, Inc.
(PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

Enclosed are an original and one (1) copy of the articles of incorporation and a check for:

\$70.00 Filing Fee
 \$78.75 Filing Fee & Certificate of Status

\$78.75 Filing Fee & Certified Copy
 \$87.50 Filing Fee, Certified Copy & Certificate of Status
ADDITIONAL COPY REQUIRED

FROM: Bruce J. Steiger
Name (Printed or typed)

4800 NW 91 Way
Address

Coral Springs, Florida 33067
City, State & Zip

954 309 2711
Daytime Telephone number

FILED

02 JUL -2 PM 3:00

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

NOTE: Please provide the original and one copy of the articles.

Articles of Incorporation

FILED

02 JUL -2 PM 3:00

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Article I

This newly formed Sub-Chapter S Corporation will be called **Applied Financial Resource, Inc.**

Article II

The Corporation will use the address of 4800 NW 91 Way, Coral Springs, Florida, 33067

Article III

Applied Financial Resource, Inc. will be a company set up to receive and pay commissions, overrides and bonuses for insurance and insurance related products. Other activities of the Corporation will be to sign leases, purchase equipment and set up additional business locations.

Article IV

Applied Financial Resources, Inc. will have 100 shares of stock, all owned by **Bruce J. Steiger.**

Article V

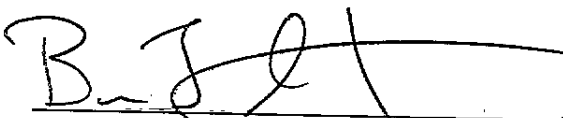
Bruce J. Steiger, located at the address listed in Article II, will act as President of **Applied Financial Resources, Inc.** In addition, **M. Susan Steiger** will act as Vice-President and Treasurer. **M. Susan Steiger** is also located at the address listed in Article II of this document.


Article VI

The Corporation names **Bruce J. Steiger** as the Registered Agent for the Corporation. The location of the Registered Agent is shown in Article II of this document.

Article VII

The Corporation names **Bruce J. Steiger** as the Incorporator of this Corporation. The location of the Incorporator is shown in Article II of this document.


Bruce J. Steiger - Registered Agent


Bruce J. Steiger - Incorporator