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(Requestor's Name)

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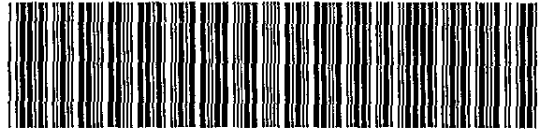
(Business Entity Name)

(Document Number)

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04/21/03--01046--005 **78.75

EFFECTIVE DATE
04-14-03

FILED
03 APR 21 MID 39
SECRETARY OF STATE
TALLAHASSEE, FL 32399-0001

4/24

Kristi A. Ward
4708 South Hemingway Circle
Margate, FL 33063

April 14, 2003

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

RE: Networth Financial Services, Inc.

Dear Sir or Madam:

This is to enclose the original and one copy of Articles of Incorporation regarding the above referenced corporation, together with a check in the amount of Seventy Eight Dollars Seventy Five Cents (\$78.75), as filing fees and Designation of Registered Agent. Please file the original and return a copy to me.

Should you have any questions or require any additional information, please do not hesitate to contact my office.

Thank you for your assistance.

Sincerely,



Kristi A. Ward

Enclosures as stated:

ARTICLES OF INCORPORATION
OF
NETWORTH FINANCIAL SERVICES, INC.

FILED
03 APR 21 AM 10:39
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Article I - Name

The name of this corporation is **NETWORTH FINANCIAL SERVICES, INC.**, and the corporations principal office and mailing address of the corporation shall be 4708 South Hemingway Circle, Margate, FL 33063.

Article II - Duration

EFFECTIVE DATE
04-14-03

This corporation shall exist perpetually. The date of commencement of corporation shall be as of the date of execution and acknowledgment of these Articles of Incorporation.

Article III - Purpose

This corporation is organized for the purpose of engaging in any business activity permitted under the laws of the United States and the State of Florida.

Article IV - Capital Stock

This corporation is authorized to issue **500** shares of **\$1.00** par value common stock.

Article V - Preemptive Rights

Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

Article VI - Special Provision

It is the intent of the incorporator that the corporation will qualify under Section 1244 of the Internal Revenue Code and that the corporation may file as an S corporation.

Article VI - Initial Registered Office and Agent

The street address of the initial registered office of this corporation is 4708 South Hemingway Circle,

Margate, FL 33063. The name of the initial registered agent of this corporation at that address is Kristi A. Ward.

Article VII - Initial Board of Directors

This corporation shall have one (1) director initially. The number of directors may be either increased or diminished from time to time by the bylaws but shall never be less than one. The name and address of the initial director of this corporation is:

Name	Address
Kristi A. Ward President, Vice President Secretary & Treasurer	4708 South Hemingway Circle Margate, FL 33063

Article VIII

The name and address of the person signing these articles is: **Kristi A. Ward, 4708 South Hemingway Circle, Margate Florida 33063.**

Article IX - Bylaws

The power to adopt, alter, amend or reply bylaws shall be vested in the Board of Directors and the shareholders.

Article X - Director's Compensation

The shareholder of this corporation shall have the exclusive authority to fix the compensation of directors of this corporation.

Article XI - Indemnification

The corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

Article XII - Amendment

This corporation reserves the right to amend or repeal any provisions contained in these articles of incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

Article XIII - Subchapter "S" Election

It is the intent of the Incorporator to file the appropriate Subchapter "S" Internal Revenue Code Election (IRS Form 2553) at the Organization Meeting hereof.

IN WITNESS WHEREOF, the undersigned subscriber has executed these articles of
incorporation this 14 day of April, 2003.


Kristi A. Ward

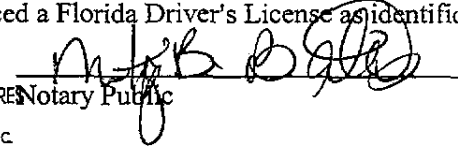
ACKNOWLEDGMENT

STATE OF FLORIDA
COUNTY OF BREVARD

The foregoing instrument was acknowledged before me this 14 day of April, 2003, by Kristi A. Ward who is personally known to me or who has produced a Florida Driver's License as identification.

My Commission Expires:



Mitzi B. Bates
MY COMMISSION # CC834402 EXPIRES May 9, 2003
BONDED THRU TROY FAIN INSURANCE, INC.

Notary Public

CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTIONS 607.0501 or 617.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED OFFICE, IN THE STATE OF FLORIDA.

1. THE NAME OF THE CORPORATION IS: **NETWORTH FINANCIAL SERVICES INC.**

2. THE NAME AND ADDRESS OF THE REGISTERED AGENT AND OFFICE IS:
KRISTI A. WARD, 4708 SOUTH HEMINGWAY CIRCLE, MARGATE, FL 33063.

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.


KRISTI A. WARD
Registered Agent

April 14, 2003

FILED
03 APR 21 AM 10:3
SECRETARY OF STATE
TALLAHASSEE, FLORIDA