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Robert H. Gullett  
7708 S.E. Bay Cedar Circle  
Hobe Sound, FL 33455

FILED  
00 JAN 27 PM 2:47  
TALLAHASSEE FLORIDA  
SECRETARY OF STATE

January 22, 2000

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-01/27/00--01080--008  
\*\*\*\*122.50 \*\*\*\*\*78.75

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

RE: CREATIVE FUNDING SERVICES, INC.

Gentlemen:

Please find enclosed the Articles of Incorporation for the above named corporation and a check in the amount of One Hundred Twenty-two and 50/100 (\$122.50) Dollars covering the various fees to incorporate.

Very truly yours,



Robert H. Gullett

RHG:er

Encls.

S. Thompson FEB 01 2000

ARTICLES OF INCORPORATION  
OF  
CREATIVE FUNDING SERVICES, INC.

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SECRETARY OF STATE  
TALLAHASSEE FL 32309

The undersigned, a natural person competent to contract, does hereby make, subscribe and files these Articles of Incorporation for the purpose of organizing a corporation under the laws of the State of Florida.

ARTICLE I  
CORPORATE NAME

The name of this Corporation shall be:

CREATIVE FUNDING SERVICES, INC.

ARTICLE II  
NATURE OF CORPORATE BUSINESS AND POWERS

The general nature of the business to be transacted by this Corporation shall be to engage in any and all lawful business permitted under the laws of the United States and the State of Florida.

ARTICLE III  
CAPITAL STOCK

The maximum number of shares that this Corporation shall be authorized to issue and have outstanding at any one time shall be 50,000 shares of common stock, \$1.00 par value per share.

ARTICLE IV

TERM OF EXISTENCE

This corporation shall have perpetual existence.

ARTICLE V

REGISTERED AGENT AND INITIAL REGISTERED OFFICE IN FLORIDA

The Registered Agent and the street address of the initial Registered Office  
this Corporation in the State of Florida shall be:

JEFFREY KISER  
70 CELESTIAL WAY #312  
JUNO BEACH, FL 33408

ARTICLE VI

BOARD OF DIRECTORS

The name and address of the initial Directors of this Corporation are:

JEFFREY KISER  
70 CELESTIAL WAY #312  
JUNO BEACH, FL 33408

MAUREEN SULLIVAN  
70 CELESTIAL WAY #312  
JUNO BEACH, FL 33408

The persons named as initial Directors shall hold office for the first year of  
existence of this Corporation, or until his successors are elected or appointed and  
have qualified, whichever occurs first.

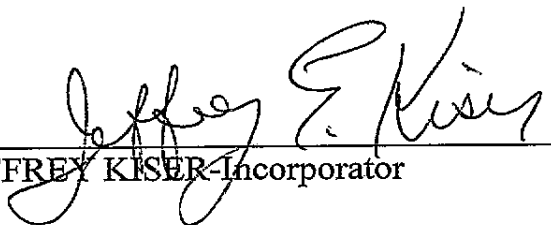
ARTICLE VII  
INCORPORATOR

The name of the person signing these Articles of Incorporation as the Incorporator is JEFFREY KISER and his address is 70 CELESTIAL WAY #312, JUNO BEACH, FL 33408.

ARTICLE IX  
INDEMNIFICATION

This Corporation shall indemnify any officer or Director or any former officer or Director, to the full extent permitted by law.

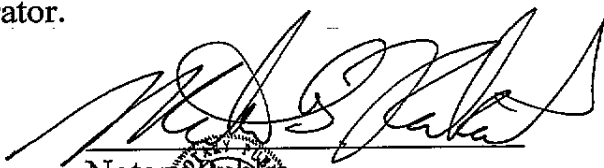

IN WITNESS WHEREOF, the undersigned Incorporator has executed the foregoing Articles of Incorporation on January 25<sup>th</sup>, 2000.

  
\_\_\_\_\_  
JEFFREY KISER-Incorporator

STATE OF FLORIDA  
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me on January 25<sup>th</sup>, 2000, by JEFFRY KISER, as Incorporator.

My commission expires: 30 MARCH 2000

  
\_\_\_\_\_  
Notary Public  
  
MICHAEL B. RICKARD  
My Commission CC529607  
Expires Mar. 30, 2000

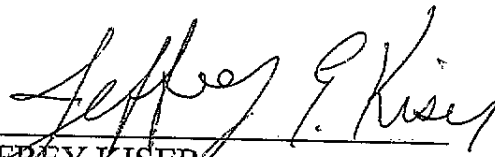
CERTIFICATE DESIGNATING REGISTERED AGENT

AND OFFICE FOR SERVICE OF PROCESS

CREATIVE FUNDING SERVICES, INC., a Corporation existing under the laws of the State of Florida with its principal office at 70 Celestial Way #312, Juno Beach, Florida 33408, has named JEFFREY KISER, whose address is 70 Celestial Way, Juno Beach, Florida 33408 as its agent to accept service of process within the State of Florida.

ACCEPTANCE:

Having been named to accept service of process for the above named Corporation, at the place designated in this Certificate, I hereby accept the appointment as Registered Agent, and agree to comply with all applicable provisions of law.

  
\_\_\_\_\_  
JEFFREY KISER

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