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March 29, 2000

Department of State Division of Corporations 409 E. Gaines St. Tallahassee, FL 32399 200003205302--4 -04/12/00--01096--009 ****122.50 *****78.75

Re: <u>Incorporation of eFinancialTraining.com, Inc.</u>

Dear Sir/Madam:

Pursuant to the incorporation of eFinancialTraining.com, Inc., enclosed are the following:

- 1. Original and one (1) copy of fully executed Articles of Incorporation of eFinancialTraining.com, Inc.:
- 2. Check in the amount of \$122.50 to cover the following items:

(a) Filing Fees

\$ 35.00

(b) Certified Copy of Articles

\$ 52.50

(c) Registered Agent Designation

\$ 35.00

TOTAL.

\$122.50

3. Please certify the enclosed executed copy of the Articles of Incorporation and return same to the undersigned.

Very truly yours,

Bradley J. Davis

R 12 AM 8: 46

BJD:cb Enclosures

T. Burd: APR 18 2000

ARTICLES OF INCORPORATION OF

eFinancialTraining.com, Inc.

The undersigned, acting as incorporator of a corporation under the Florida Business Corporation Act, Chapter 607, Florida Statutes, adopts the following Articles of Incorporation for such corporation:

ARTICLE I NAME AND PRINCIPAL PLACE OF BUSINESS

The name of this corporation is eFinancialTraining.com, Inc.

The principal place of business and the mailing address is 200 S. Orange Avenue, Suite 1220, Orlando, FL 32801.

ARTICLE II DURATION

The period of its duration is perpetual.

ARTICLE III PURPOSE

The purpose is to engage in any activities or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV CAPITAL STOCK

The corporation is authorized to issue 3,500,000 Class A Voting Common Shares at \$.01 par value and 1,000,000 Class B Non-Voting Common Shares at \$.01 par value. Class B Non-Voting Common Stock shall have no right to vote except to the extent prohibited by the Florida Business Corporation Act.

ARTICLE V INITIAL REGISTERED OFFICE AND AGENT

The name and address of the registered agent and registered office of this corporation shall be as follows:

Bradley J. Davis, Esq. 200 S. Orange Avenue, Suite 1220 Orlando, FL 32801

ARTICLE VI INITIAL BOARD OF DIRECTORS

This corporation shall have ONE (1) director initially. The number of directors may be either increased or decreased from time to time by an amendment of the bylaws of the corporation in the manner provided by law, but shall never be less than ONE (1).

The name and address of the initial director of this corporation is:

Abraham Cofnas 734 Riverbend Blvd. Longwood, FL 32779

ARTICLE VII INCORPORATOR

The name and address of the incorporator signing these Articles of Incorporation is:

Bradley J. Davis 200 S. Orange Avenue, Suite 1220 Orlando, FL 32801

ARTICLE VIII DIRECTORS' AUTHORITY TO FIX COMPENSATION

Directors shall have authority to fix the compensation of the officers of this corporation.

ARTICLE IX INDEMNIFICATION

The corporation may be empowered to indemnify any officer or director, or any former officer or director in the manner set out and provided for in the bylaws of this corporation.

ARTICLE X AMENDMENT OF ARTICLES

The power to adopt, alter, amend or repeal the Articles of Incorporation of this corporation shall be vested in the shareholders by a majority vote.

ARTICLE XI BYLAWS

The power to adopt, alter, amend or repeal bylaws shall be vested in the shareholders.

ARTICLE XII SHAREHOLDERS QUORUM AND VOTING

A majority of the shares entitled to vote, represented in person or by proxy, shall constitute a quorum at a meeting of shareholders. If a quorum is present, the affirmative vote of a majority of the shares represented at the meeting and entitled to vote on the subject matter shall be the act of the shareholders.

ARTICLE XIII REMOVAL OF DIRECTORS

At a meeting of shareholders called expressly for that purpose, any one director, or the entire board of directors may be removed, with or without cause, by a vote of the holders of a majority of the shares then entitled to vote at an election of directors.

ARTICLE XIV INFORMAL ACTION OF DIRECTORS

If all the directors severally or collectively consent in writing to any action taken or to be taken by the corporation, and the writings evidencing their consent are filed with the Secretary of the corporation, the action shall be as valid as though it had been authorized at a meeting of the Board of Directors.

ARTICLE XV PRE-EMPTIVE RIGHTS

Each shareholder of this corporation shall have the first right to purchase shares (and securities convertible into shares) of any class, kind or series of stock in this corporation that may from time to time be issued, whether or not presently authorized, including shares from the treasury of this corporation, in the ratio that the number of shares he or she holds at the time of issue bears to the total number of shares outstanding, exclusive of treasury shares. This right shall be deemed waived by any shareholder who does not exercise it and pay for the shares pre-empted within thirty (30) days of receipt of a notice in writing from the corporation, stating the prices, terms and conditions of the issues of shares, and inviting him or her to exercise his or her pre-emptive rights. This right may also be waived by affirmative written waiver submitted by the shareholder to the corporation within thirty (30) days of receipt of notice from the corporation.

ARTICLE XVI EFFECTIVE DATE OF INCORPORATION

This corporation shall be deemed to have come into existence on the date these Articles of Incorporation are executed.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation this 29 day of March, 2000.

Bradley L Davis Incorporator

THE UNDERSIGNED hereby accepts the office of registered agent and confirms that he is familiar with the obligations of that position as set forth in Chapter 607, Florida Statutes (1996).

Bradley J. Davis Registered Agent

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