MARVIN W. BINGHAM, JR., P.A.

Attorney at Law

3 904-462-5120 =

December 4, 2000

Department of State

Division of Corporations P.O. Box 6327 Tallahassee, Florida 32314

P00000113423

SUBJECT:

First Financial Freedom, Inc.

Our File No. 00-321

Gentlemen:

Enclosed is an original and one (1) copy of the articles of incorporation and a check for \$78.50 for the filing fee, certificate and certified copy of the articles. If you have questions please do not hesitate to call my office.

Sincerely,

000003489310--7 -12/06/00--01053--013 *****78.50 *****78.50

MARVIN W. BINGHAM, JR., P.A.

Marvin W. Bingham, Jr.

MWB/np

enclosures:

Check

Original and one copy of Articles of Incorporation

FILED

00 DEC -6 MI ID: 35

SECRETARY OF STATE
TALL AHASSEE, FLORIDA

Pala

ARTICLES OF INCORPORATION

OF

First Financial Freedom, Inc.

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

ARTICLE I. NAME & ADDRESS

The name of the corporation shall be: First Financial Freedom, Inc.

The principal place of business of this corporation will be

5000 N.W. 34th Street #7 Gainesville, Florida 32605

FILED 00 DEC -6 AN ID: 35 SECRETARY OF STATE TALL WHASSEE, FLORIDA

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida, or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having \$1.00 par value per share.

ARTICLE IV. REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation shall be 5000 N.W. 34th Street, #7, Gainesville, Florida 32605, and the name of the initial registered agent of the corporation at that address is **Matthew P. Chesonis**, II.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTOR

This corporation shall have one director. The name and street address of the initial Director is: **Matthew P. Chesonis, II**, 5000 N.W. 34th Street, #7, Gainesville, Florida 32605.

ARTICLE VII. INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is: Matthew P. Chesonis, II, 5000 N.W. 34th Street, #7, Gainesville Florida 32605.

IN WITNESS WHEREOF, the undersigned has signed these Articles of Incorporation on the 4 day of December, 2000.

Matthew P. Chesonis, II

STATE OF FLORIDA COUNTY OF ALACHUA

NOTARY PUBLIC, State of Florida

MARVIN W. BINGHAM, JR. Notary Public, State of Florida My comm. exp. May 22, 2004 Comm. No. CC932231

ACCEPTANCE OF REGISTERED AGENT

The undersigned hereby accepts appointment as Registered Agent of First Financial Freedom, Inc. which is contained in the foregoing Articles of Incorporation.

Dated this ______ day of December, 2000.

Matthew P. Chesonis, II