

To Whom It May Concern:

RD1000010754

If there are any questions concerning the filing of these Articles of Incorporation, please feel free to contact Mr. Jim Strong at 904-761-7855 Extension 44.

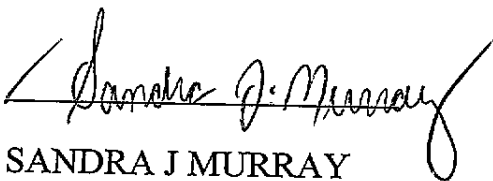
The signature below authorizes you to act upon his direction in this matter.

Please mail the Articles of Incorporation to:

Quality Financial Services Inc.

3945 Nova Road

Port Orange, FL 32127


SANDRA J MURRAY

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-01/29/01--01084--009
*****70.00 *****70.00

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

RD 10754

ARTICLES OF INCORPORATION

ARTICLE I = NAME

The Name of this Corporation is OFF THE FRONT MARKETING SOLUTIONS INC

ARTICLE II = DURATION

This corporation shall have perpetual existence commencing on the date of filing with the Secretary of State of Florida.

ARTICLE III = PURPOSE

This corporation is organized for transacting all lawful business.

ARTICLE IV = CAPITAL STOCK

This corporation is authorized to issue one hundred (100) shares of one dollar par value common stock.

ARTICLE V = INITIAL REGISTERED OFFICE AND AGENT

The mailing address of the principal office of this corporation is
11850 9TH STREET N APT 7102 ST PETERSBURG FL 33716

The initial registered agent is SANDRA J MURRAY whose physical address is
11850 9TH STREET N APT 7102 ST PETERSBURG , FL 33716

The registered address is: 11850 9TH STREET N APT 7102 ST PETERSBURG FL 33716

ARTICLE VI = INITIAL BOARD OF DIRECTORS

This corporation shall have no Directors.

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TALLAHASSEE, FLORIDA

ARTICLE VII = INCORPORATORS

The name and address of the person signing these articles of Incorporation is SANDRA J MURRAY 11850 9TH STREET N. APT 7102 ST PETERSBURG FL 33716

ARTICLE VIII = MANAGEMENT OF CORPORATION BY SHAREHOLDERS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of this corporation shall be managed under the direction of the majority of shareholders of this corporation.

Each shareholder shall be entitled to one vote in person, or by proxy, for each share of voting stock held. A majority of the outstanding shares of the corporation entitled to vote, represented in person, or by proxy, shall constitute a quorum at any meeting of the shareholders for the management of the business of the corporation.

ARTICLE IX = POWERS

This corporation shall have all of the corporate powers enumerated in the Florida General Corporation Act.

ARTICLE X = INDEMNIFICATION

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

ARTICLE XI = AMENDMENT

The corporation reserves the right to amend or repeal any provisions contained in these Articles Of Incorporation, and any right conferred upon the shareholders is subject to this reservation.

ARTICLE XII = OFFICERS

The initial officers will be as follows:

President : SANDRA J MURRAY 11850 9TH STREET N APT 7102 ST PETERSBURG FL 33716

Vice President : SANDRA J MURRAY 11850 9TH STREET N APT 7102 ST PETERSBURG FL 33716

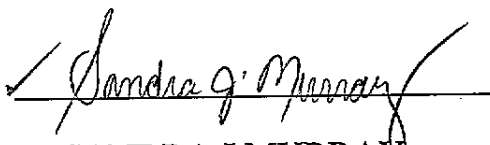
Secretary : JAMES S STRONG 11850 9TH STREET N APT 7102 ST PETERSBURG FL 33716

Treasurer : SANDRA J MURRAY 11850 9TH STREET N APT 7102 ST PETERSBURG FL 33716

IN WITNESS WHEREOF, the undersigned subscribers have executed these Articles of Incorporation on this date: 1/18/2001



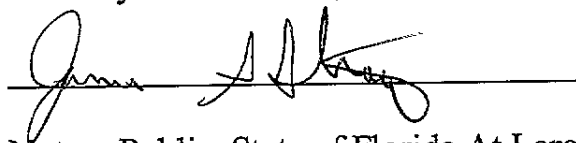
James S Strong
My Commission CC607184
Expires February 9, 2001


SANDRA J MURRAY

STATE OF FLORIDA)

COUNTY OF VOLUSIA)

Before me, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared SANDRA J MURRAY known by me to be the person who executed the foregoing Articles of Incorporation and they acknowledged before me that they executed those Articles of Incorporation. In witness whereof, I have hereunto set my hand and seal in the State and County last aforesaid, this date 1/18/2001



Notary Public, State of Florida At Large:

My Commission Expires: February 9, 2001

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS
WITHIN FLORIDA.

NAMING AGENT UPON WHICH PROCESS MAY BE SERVED.

IN COMPLIANCE WITH SECTION 48.091, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED:
FIRST -- OFF THE FRONT MARKETING SOLUTIONS INC DESIRING TO ORGANIZE OR QUALIFY
UNDER THE LAWS OF THE STATE OF FLORIDA, WITH ITS PRINCIPAL PLACE OF BUSINESS AT
THE CITY OF ST PETERSBURG STATE OF FLORIDA HAS NAMED SANDRA J MURRAY AS ITS
AGENT TO ACCEPT SERVICE OF PROCESS WITHIN FLORIDA.

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATE
CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY AGREE TO ACT
IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL
STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES.

SIGNATURE *Sandra J Murray*

REGISTERED AGENT: SANDRA J MURRAY

DATE: 1/18/2001

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01 JAN 29 PM 4:47
SECRETARY OF STATE
TALLAHASSEE, FLORIDA