

# P010000038435

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Please Reply To:  
Post Office Box 3363  
Boca Raton, FL 33427

April 9, 2001

Secretary of State  
Division of Corporation  
P.O. Box 6327  
Tallahassee, Florida 32314

Attention: New Filings Section

100003994601--6  
-04/12/01--01069--031  
\*\*\*\*175.00 \*\*\*\*\*78.75

Re: Articles of Incorporation For:  
Credit Management Associates, Inc. (Not For Profit)  
Advantage Financial Services, Inc. (For Profit)

Re: Certificate of Status For:  
Judi's, Inc. (P97000064841)  
Norman's Of New York Hair Salon, Inc. (P97000002947)

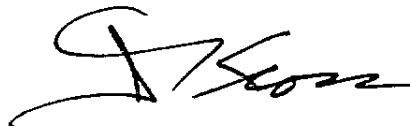
Dear Sir or Madam:

Enclosed for filing please find executed original and copy of the Articles of Incorporation of the above referenced corporations, together with check No. 6576 in the amount of \$175.00 representing the filing fee (\$78.50 / each) and \$17.50 for the Certificates of Status (\$8.85 / each.)

Kindly provide the Certificates of Status and file said Articles of Incorporation and return a conformed copy of same to this office upon completion of the filing process.

Should there be any question, please do not hesitate to let us know. Thank you.

Very truly yours,



Jonathan P. Kross

Encl.

FILED  
2001 APR 12 AM 9:16  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA

4/17/01

ARTICLES OF INCORPORATION  
OF  
ADVANTAGE FINANCIAL SERVICES, INC.

**FILED**  
2001 APR 12 AM 9:16  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA

WE, THE UNDERSIGNED, hereby associate ourselves together for the purposes of becoming a corporation under the laws of the State of Florida, by and under the provisions of the Statutes of the State of Florida, providing for the formation, liability, privileges, rights and immunities of a corporation for profit.

- I. The name of the corporation shall be:  
Advantage Financial Services, Inc.
- II. The general character or nature of the business to be transacted by this corporation is to engage in any activity or business permitted under the laws of the United States and of this State.
- III. The maximum number of shares of stock that this corporation is authorized to have outstanding is 1,000 shares of common stock, each share having a par value of \$0.01.
- IV. The amount of capital with which this corporation shall begin business is \$100.00.
- V. The initial street address of the principal office of this corporation is to be at:  
7710 Colony Drive  
Boynton Beach, FL 33436
- VI. The corporation shall have one (1) Director. The number of Directors may be increased or diminished from time to time pursuant to the By-laws but not more than five(5).
- VII. The name(s) and street address(es) of the first Board of Directors of this corporation, who shall hold office for the first year or until their successors are duly elected and qualified, shall be:  
  
Joseph Pisicchio  
7710 Colony Drive  
Boynton Beach, FL 33436
- VIII. The names and street addresses of each subscriber and the number of shares of stock which each agrees to take are 100 shares to each of the Directors listed in Article VII above.
- IX. The corporation shall have perpetual existence.
- X. The street address of the initial registered office of the corporation is:  
2461 West Hillsboro Boulevard  
Deerfield Beach, FL 33442

The name of the initial Registered Agent of the corporation at that address is:  
Jonathan P. Kross

XI. Stockholders of this corporation may enter into such stockholders' and trustee agreements as they may see fit wherein and whereby such stockholders may limit their voting rights by virtue of such stockholders' and trustee agreement.

IN WITNESS WHEREOF, I have hereunto set my hand and seal and acknowledge to be filed in the Office of the Secretary of State the foregoing Articles of Incorporation this 9th day of April, 2001.

  
Jonathan P. Kross, Incorporator

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE  
FOR SERVICE OF PROCESS WITHIN THIS STATE, NAMING  
AGENT UPON WHOM PROCESS MAY BE SERVED

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted in compliance  
with said Act:

That Advantage Financial Services, Inc. desiring to organize under the laws of the State of  
Florida, with its principal office as indicated in its Articles of Incorporation, has named

Jonathan P. Kross

located at:

2461 West Hillsboro Boulevard  
Deerfield Beach, FL 33442

as its agent to accept service of process within this State.

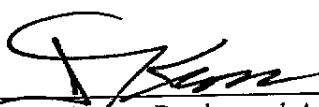
The principal office of the Corporation shall be:

7710 Colony Drive  
Boynton Beach, FL 33436

ACKNOWLEDGMENT

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED  
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, AND I ACCEPT THE DUTIES AND OBLIGATIONS OF SECTION 607.325 FLORIDA  
STATUTES,

Signature:

  
Jonathan P. Kross, Registered Agent

Dated: April 2<sup>nd</sup>, 2001

Phone No.: (561) 394 - 5400

FILED  
2001 APR 12 AM 9:16  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA