

**Electronic Articles of Incorporation
For**

**P01000110171
FILED
November 14, 2001
Sec. Of State**

EXPRESS TAX RETURNS, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

EXPRESS TAX RETURNS, INC.

Article II

The principal place of business address:

2863 NORTHLAKE BLVD
SUITE # 2
LAKE PARK, FL. 33403

The mailing address of the corporation is:

2863 NORTHLAKE BLVD
SUITE # 2
LAKE PARK, FL. 33403

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

5000

Article V

The name and Florida street address of the registered agent is:

CATHI SCHILSON
2863 NORTHLAKE BLVD.
SUITE #2
LAKE PARK, FL, FL. 33403

I certify that I am familiar with and accept the responsibilities of
registered agent.

Registered Agent Signature: CATHI SCHILSON

Article VI

The name and address of the incorporator is:

KEVIN D. CLARKE
2863 NORTHLAKE BLVD.
SUITE #2
LAKE PARK, FL 33403

Incorporator Signature: KEVIN D. CLARKE

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: PD
KEVIN D CLARKE
1411 WESTCHESTER DR. NORTH
WEST PALM BEACH, FL. 33417

Title: VD
CATHI SCHILSON
605 WEST PINE STREET
LANTANA, FL. 33462

Title: SD
CAREN E CLARKE
501 NORTH 5TH STREET
LANTANA, FL. 33462

Article VIII

The maximum number of shares this corporation is authorized to have outstanding at any time is FIVE THOUSAND (5000) shares of common stock, each share having a par value of ONE DOLLAR (\$1.00).

No holder of stock of any class shall have any preemptive right to subscribe to or purchase any additional shares of any class, or any bonds or convertible securities of any nature; provided, however, that the board of director(s) may in authorizing the issuance of shares of stock of any class, confer any preemptive right that the board of director(s) may deem advisable in connection with such issuance.

The board of director(s) of the Corporation may authorize the issuance from time to time of shares of its stock of any class, whether now or hereafter authorized, or securities convertible into shares of its stock of any class, whether now or hereafter authorized, for such consideration as the board of director(s) may deem advisable, subject to such restrictions or limitations, if any, as may be set forth in the bylaws of the Corporation.

The Board of Director(s) of the Corporation may, by Restated Articles of Incorporation, Classify or Reclassify any Unissued stock from time to time by setting or changing the preferences, conversions or other rights, voting powers, restrictions, limitations as to dividends, Qualifications, or term of conditions of redemption of the stock.

Article IX

All of the shares of stock of this Corporation may be subject to a Shareholders' Restrictive Agreement containing numerous restrictions on the rights of stockholders of the Corporation and transferability of the shares of stock of the Corporation. A copy of the Shareholders' Restrictive Agreement, if any, is on file at the principal office of the Corporation.

Article X

POWERS OF CORPORATION

The Corporation shall have the same powers as an individual to do all things necessary or convenient to carry out its business and affairs, subject to any limitations or restrictions imposed by applicable law or these Articles of Incorporation.

Article XI

TERM OF EXISTENCE

This Corporation shall have perpetual existence.

Article XII

REGISTERED OWNER(S)

The Corporation, to the extent permitted by law, shall be entitled to treat the person in whose name any share or right is registered on the books of the Corporation as the owner thereto, for all purposes, and except as may be agreed in writing by the Corporation, the Corporation shall not be bound to recognize any equitable or other claim to, or interest in, such share or right on the part of any person, whether or not the Corporation shall have notice thereof.

Article XIII

BYLAWS

The Board of Director(s) of the Corporation shall have power without the assent or vote of the shareholders, to make, alter, amend or repeal the Bylaws of the Corporation, but the affirmative vote of a number of Directors equal to a majority of the number who would constitute a full Board of Director(s) at the time of such action shall be necessary to take any action for the making, alteration, amendment or repeal of the Bylaws

Article XIV

EFFECTIVE DATE

These Articles of Incorporation shall be effective upon approval of the Secretary of State, State of Florida.

Article XV

AMENDMENT

The Corporation reserves the right to amend, alter, change or repeal any provision contained in these articles of Incorporation, or in any amendment hereto, or to add any provision to these Articles of Incorporation or to any amendment hereto, in any manner now or hereafter prescribed or permitted by the provisions of any applicable statute of the State of Florida, and all rights conferred upon shareholders in these Articles of Incorporation or any amendment hereto are granted subject to this reservation.