

TRANSMITTAL LETTER
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APPROVED
AND
FILED

December 19, 2001
11:34

Department of State
Division of Corporations
409 E. Gaines St.
Tallahassee, FL 32399

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

From: RJON ROBINS
1802 Lake Bradford Road
Tallahassee, FL 32304

Telephone: (850) 219-0401

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-12/19/01--01020--021
*****78.75 *****78.75

SUBJECT: *CLEARLY AFFORDABLE FINANCE, Inc.*

Enclosed please find the following:

1. The original and one copy of Articles of Incorporation
2. A check in the amount of \$78.75 for the filing fee, certified copy of certificate of status and Registered Agent designation fee
3. The original and one copy of Certificate of Registered Agent's Appointment & Acceptance

If you have any questions or need any further information, please feel free to contact me at the address or telephone number provided above.

Sincerely,


RJON ROBINS

Enclosure

RECEIVED
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DIVISION OF CORPORATION

**Articles of Incorporation
Of
CLEARLY AFORDABLE FINANCE, Inc.**

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Article 1

Corporate Name

The name of this corporation shall be "CLEARLY AFFORDABLE FINANCE, Inc."

Article 2

Principal Office and Mailing Address

The principal office and mailing address of the Corporation is 1802 Lake Bradford Road, Tallahassee, FL. 32304

Article 3

Nature of Corporate Business

The general nature of the business to be transacted by this Corporation shall be to engage in business for profit and it is organized for the following general purposes:

- (a) To engage in any and all lawful business permitted under the laws of the United States and the State of Florida; and
- (b) To make loans to or hold stock in other business entities, and enter into partnerships, limited partnerships, and joint ventures with other business entities.

Article 4

Capital Stock

This Corporation shall have authority, acting by its Board of Directors, to issue not more than 100 shares of common class at \$100 VALUE per share, that have unlimited voting rights of one vote per share for the election of directors and with respect to other matters submitted to a vote of shareholders, and that are entitled to receive the net assets of the Corporation upon dissolution after payment of the Corporation's debts.

Article 5

Term of Existence

This Corporation shall have perpetual existence.

Article 6

Effective Date of Corporation

The Corporation shall commence business on December 19, 2001

Article 7

Registered Agent

The Registered Agent and the street address of the Initial Registered Office of the Corporation in the State of Florida shall be:

RJON ROBINS
3528 Royal Palm Avenue
Miami, FL. 33133

Article 8

Board of Directors

The initial Board of Directors shall consist of (3) members, the name and address of whom are as follows:

KELLY AVERETT
1802 Lake Bradford Road
Tallahassee, FL. 32304

MICHAEL DANIELS
1802 Lake Bradford Road
Tallahassee, FL. 32304

RJON ROBINS
3528 Royal Palm Avenue
Miami, FL. 33133

Each person named as an initial Director shall hold office for the first year of existence of this Corporation, or until their successors are duly elected or appointed and qualified, whichever occurs first.

Article 9

Indemnification


No Director or Officer of the Corporation shall be personally liable to the Corporation or its shareholders for monetary damages for breach of his/her duty of care or other duty as a Director; provided that this provision shall eliminate or limit the liability of a Director or Officer only to the extent permitted from time to time by the Florida Business Corporation Act or any successor law or laws.

Article 10

Incorporator

The name of the person signing these Articles of Incorporation as the Incorporator is
RJON ROBINS.

IN WITNESS WHEREOF, the undersigned Incorporator has executed the foregoing
Articles of Incorporation on December 19, 2001.



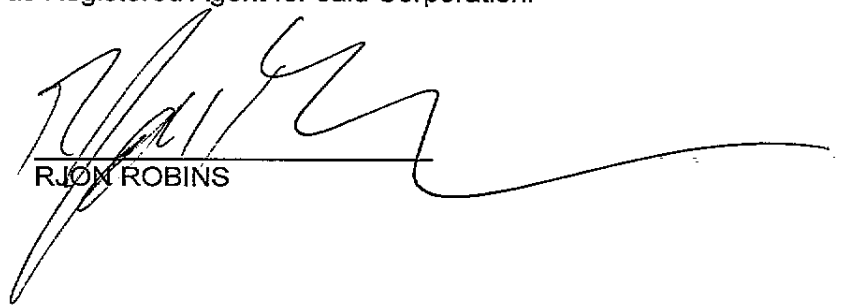
RJON ROBINS, incorporator

**CERTIFICATE DESIGNATING REGISTERED AGENT
AND OFFICE FOR SERVICE OF PROCESS**

Pursuant to the provisions of Section 607.0501, Florida Statutes, CLEARLY AFFORDABLE FINANCE, Inc., a corporation existing under the laws of the State of Florida with its principal office and mailing address at 1802 Lake Bradford Road, Tallahassee, FL. 32304, has RJON ROBINS, whose address is 3528 Royal Palm Avenue, Miami, FL. 33133 as its agent to accept service of process within the State of Florida.

ACCEPTANCE:

Having been named to accept service of process for the above named Corporation, at the place designated in this Certificate, I hereby accept the appointment as Registered Agent, and agree to comply with all applicable provisions of law. In addition, I hereby am familiar with and accept the duties and responsibilities as Registered Agent for said Corporation.


RJON ROBINS

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