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Department of State Division of Corporations P. O. Box 6327 Tallahassee, FL 32314

SUBJECT: FLORI	OPOSED CORPORATE NAME - MUS	STINCLUDE SUFFIX) ******87.50
S70.00 S78.7 Filing Fee Filing Fee & Certif	Filing Fee & Certified ADDITION Name (Printed or typed)	S87.50 Filing Fee, Copy Certified Copy & Certificate of Status NAL COPY REQUIRED Please Mail
<i>P</i> .	O Box 1602 Address	
B12 Effects phone cell Adarvson St home address en	Address Longwood Fa City, State & Zip Ve 6/17/02 - Daytime Telephone number In effect > 407-3 Hora 3	407.644-9893) 340-6888 321-4262



FLORIDA DEPARTMENT OF STATE Katherine Harris Secretary of State

June 7, 2002

LYNN M GEBAIDE PO BOX 1602 LONGWOOD, FL 32750

SUBJECT: FLORIDA FINANCIAL CONCEPTS INC.

Ref. Number: W02000015930

We have received your document for FLORIDA FINANCIAL CONCEPTS INC. and your check(s) totaling \$87.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

You failed to make the correction(s) requested in our previous letter.

The document must contain written acceptance by the registered agent, (i.e. "I hereby am familiar with and accept the duties and responsibilities as Registered Agent.)

The registered agent must sign accepting the designation.

Corporations may file using only the corporate name. Please delete any reference to the "doing business as name" in your document. If you wish to register your fictitious name, you may do so by filing the enclosed application and submitting the appropriate fees to this office.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6928.

Tim Burch Document Specialist New Filing Section

Letter Number: 302A00037819



FLORIDA DEPARTMENT OF STATE Katherine Harris Secretary of State

June 3, 2002

LYNN M GEBAIDE PO BOX 1602 LONGWOOD, FL 32750

SUBJECT: FLORIDA FINANCIAL CONCEPTS INC.

Ref. Number: W02000015930

We have received your document for FLORIDA FINANCIAL CONCEPTS INC. and your check(s) totaling \$87.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

Section 607.0120(6)(b), or 617.0120(6)(b), Florida Statutes, requires that articles of incorporation be executed by an incorporator.

The document must contain written acceptance by the registered agent, (i.e. "I hereby am familiar with and accept the duties and responsibilities as Registered Agent.)

The registered agent must sign accepting the designation.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6928.

Tim Burch
Document Specialist
New Filing Section

Letter Number: 402A00035754

ARTICLES OF INCORPORATION OF FLORIDA FINANCIAL CONCEPTS, INC.

The undersigned incorporator, for the purpose of forming a corporation pursuant to the provisions of the "Florida Business Corporation Act", hereby adopts the following Articles of Incorporation:

ARTICLE ONE - NAME

The name of the corporation shall be: Florida Financial Concepts, Inc.

ARTICLE TWO - PRINCIPAL OFFICE

The principal place of business and mailing address of the corporation shall be:

5125 Adanson Street Suite 550 Orlando, FL 32804

ATRICLE THREE - TERM OF EXISTENCE

This corporation shall exist perpetually.

ARTICLE FOUR - NATURE OF BUSINESSS

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

ARTICLE FIVE - CAPITAL STOCK

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

Class	Par Value	Number
Common	N/A	1000

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ARTICLE SIX - INITIAL REGISTERED AGENT

The name and address of the initial registered agent and registered office is:

Lynn M. Gebaide 5125 Adanson Street Suite 550. Orlando, FL 32804

ARTICLE SEVEN - INITIAL DIRECTOR

The number of directors constituting the initial Board of Directors of the corporation is two, and the names of the person(s) who is(are) to serve as director(s) until the organizational meeting or until the first meeting of shareholders or until his(their) successor(s) is(are) elected and qualified is(are):

Lynn M. Gebaide & Michael J. Gebaide

ARTICLE EIGHT - LIMITATION OF LIABILITY

Each director, stockholder and officer, in consideration for his services, shall be indemnified, whether then in office or not, for the reasonable cost and expenses incurred by him in connection with the defense of, or for advice concerning any claim asserted or proceeding brought against him by reason of his being or having been a director, stockholder or officer of the corporation or of any subsidiary of the corporation, whether or not wholly owned, to the maximum extent permitted by law. The foregoing right of indemnification shall be inclusive of any other rights to which any director, stockholder or officer may be entitled as a matter of law.

ARTICLE NINE - SELF DEALING

No contract or other transaction between the corporation and other corporation shall be affected or invalidated by the fact that any one or more of the directors of the corporation is or are interested in a contract or transaction, or are directors or officers of any other corporation, and any director or directors, individually or jointly may be a party or parties to, or may be interested in such contract, act or transaction, or in any way connected with such person or person's firm or corporation, and each and every person who may become a director of the corporation is hereby relieved from any liability that might otherwise exist from this contracting with the corporation for the benefit of himself or any firm, association or corporation in ;which he may be in any way interested. Any director of the corporation may vote upon any transaction with the corporation without regard to the fact that he is also a director of such subsidiary or corporation.

ARTICLE TEN-INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation is:

Lynn M. Gebaide 5125 Adanson Street Orlando, FL 32804

The undersigned incorporator hereby declares under the penalties of perjury, that the statements made in the foregoing Articles of Incorporation are true. The undersigned has executed the Articles of Incorporation this 30th day of May, 2002

Lynn M. Gebaide

Certificate of Designation of Registered Agent & Registered Office

Pursuant to the provisions of Section 607.0501 or 617.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida submits the following statement in designating the registered agent and registered office, in the State of Florida.

1. The name of the corporation is:

Florida Financial Concepts, Inc.

2. The name and address of the registered agent and office is:

Lynn M. Gebaide 5125 Adanson Street Suite 550 Orlando, FL 32804

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and to agree to act in this capacity. I further agree to comply with the provision so fall statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Lynn M. Gebaide

Date

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