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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

DATE : SEPTEMBER 23 2002

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****122.50 *****78.75

SECRETARY OF STATE
CORPORATION DIVISION
STATE OF FLORIDA
TALLAHASSEE, FLORIDA 32304

RE: AMERICAN FINANCIAL SERVICES GROUP, INC.

GENTLEMEN:

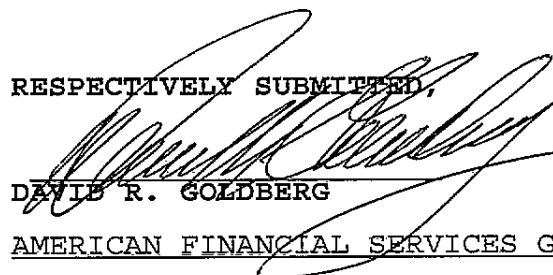
ENCLOSED HERewith ARE THE ARTICLES OF INCORPORATION
TOGETHER WITH A COPY OF SAID ARTICLES FOR AMERICAN FINANCIAL
SERVICES GROUP, INC. AND OUR CHECK IN THE AMOUNT OF \$ 122.50
AS FOLLOWS:

FILING FEE	\$ 35.00
CHARTER TAX	-
REGISTERED AGENT	35.00
CERTIFIED COPY	52.50

\$ 122.50
=====

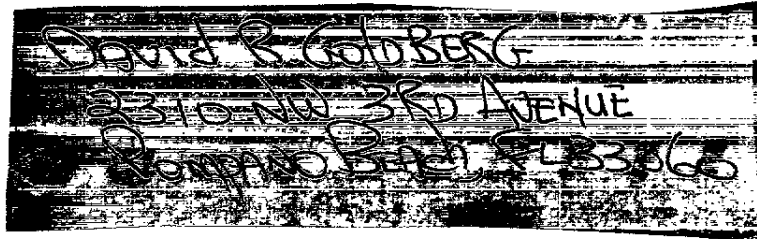
RESPECTIVELY SUBMITTED,

INDV


DAVID R. GOLDBERG

CORP

AMERICAN FINANCIAL SERVICES GROUP, INC



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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

CERTIFICATE OF INCORPORATION

of

AMERICAN FINANCIAL SERVICES GROUP, INC

WE, THE UNDERSIGNED, hereby associate ourselves together for the purpose of becoming a corporation under the laws of the State of Florida, by and under the provisions of the Statutes of the said State of Florida.

ARTICLE I

The name of this corporation shall be:

AMERICAN FINANCIAL SERVICES GROUP, INC

ARTICLE II

The corporation may engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE III

The maximum number of shares of capital stock that this corporation is authorized to have outstanding at any one time is FIVE HUNDRED (500) shares of common stock, having a par value of ONE (\$1.00) DOLLAR PER SHARE.

ARTICLE IV

The amount of capital with which this corporation will begin business shall be the sum of not less than FIVE HUNDRED (\$500.00) DOLLARS.

ARTICLE V

This corporation shall exist perpetually unless sooner dissolved according to law.

2310 NW 3RD AVENUE
POMPANO BEACH, FLORIDA 33060

ARTICLE VII

ARTICLE VIII

DAVID R. GOLDBERG 13201 VERDA LAKE CIRCLE
DELRAY BEACH, FL 33446

The names and street addresses of the persons signing these Articles of Incorporation as subscriber is as follows:

ARTICLE X

IN WITNESS WHEREOF, the undersigned, DAVID R. GOLDBERG
being a natural person, competent to contract, has hereunto
set his hand and seal this 23 day of September 2002.

to contract, has hereunto
of September 2002.

STATE OF FLORIDA

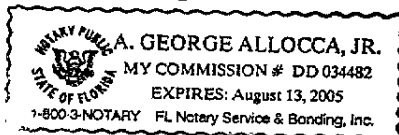
SS

(COUNTY OF BROWARD)

BEFORE ME, the undersigned Notary Public of the State of Florida personally appeared DAVID R. GOLDBERG to me well known and known to me to be the individual described in and who executed the foregoing Articles of Incorporation, and he acknowledged before me he executed the same freely and voluntarily for the purpose therein expressed.

WITNESS my hand and official seal this 23 day of September 2002.

(Notary Seal)



A. George Allocca, Jr.
Notary Public, State of Florida
My commission expires:

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE
FOR THE 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:

FIRST: That AMERICAN FINANCIAL SERVICES GROUP, INC desiring
to organize under the Laws of the State of Florida with its
principal offices as indicated in the Articles of
Incorporation, in the City of POMPANO BEACH County of BROWARD
State of Florida, has named DAVID R. GOLDBERG located
at 13201 VERDA LAKE CIRCLE, DELRAY BEACH, FLORIDA, as
its agent to accept services of process within this State.

ACKNOWLEDGEMENT

Having been named to accept services of process for the
above stated corporation, at the place designated in this
certificate, I hereby accept to act in this capacity, and
agree to comply with the provisions of said Act relative to
keeping open said office.

By: 

Resident Agent