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FLORIDA DEPARTMENT OF STATE Jim Smith Secretary of State TALLAHASSEE, FLORIDA

December 5, 2002

JUDY HYLAND 9690 HEATHER CIR E PALM BEACH GARDENS, FL 33410

SUBJECT: MAXIMUM LEVERAGE, INC.

Ref. Number: W02000034169

We have received your document for MAXIMUM LEVERAGE, 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):

The effective date is not acceptable since it is not within five working days of the date of receipt.

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) 245-6904.

Freida Chesser Corporate Specialist New Filings Section

Letter Number: 602A00064642

JQH Accounting & Business Solutions, Inc.

9690 Heather Circle East, Palm Beach Gardens, FL 33410, Telephone 561.691.4140

MEMO

DATE:

December 11, 2002

TO:

Division of Corporations, Dept. of State

FROM:

Judy Hyland

COMMENTS:

Please find enclosed the added information for Maximum Leverage, Inc. and an additional copy. Please send the recorded documents to the attention of:

Judy Hyland 9690 Heather Circle East Palm Beach Gardens, FL 33410

If you could expedite as soon as possible. Thank you for your prompt attention to this matter.

Judy ©

ARTICLES OF INCORPORATION OF MAXIMUM LEVERAGE, INC.

THE UNDERSIGNED, acting as incorporator of a Corporation under the Florida Busines.

Corporation Act, adopts the following Articles of Incorporation for such Corporation:

ARTICLE I - NAME

FFEETIR BAE

The name of this corporation is:

1, 2002.

Maximum Leverage, Inc.

ARTICLE II - DURATION

This corporation shall have perpetual duration commencing on the date of December

ARTICLE III - PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue 1000 shares of ONE DOLLAR (\$1.00) par value common stock. The corporation elects to have preemptive rights in accordance with Section 607.0630(2), Fla. Statutes.

ARTICLE V - MAILING ADDRESS OF CORPORATION

The mailing address and principal place of business of this Corporation is: 5107 51st Way, Drive, West Palm Beach, FL 33409.

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation is and the name of the initial registered agent of the corporation at the address is Michael Kasten, 5107 518 Way,

WPB., FL 33409

accept as Registered Agent

ARTICLE VII - INCORPORATOR

The name and address of the person signing these Articles is:

Judith A. Hyland 9690 Heather Circle East Palm Beach Gardens, FL 33410

ARTICLE VIII - INDEMNIFICATION

The Corporation shall indemnify the incorporator and any officer or director, or any former officer or director, to the fullest extent permitted by law.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this ______day of November, 2002.

Jugith A. Hyland, Incorporator

STATE OF FLORIDA COUNTY OF PALM BEACH

I HEREBY CERTIFY, that on the day and year first above written, before me, an officer duly authorized in the County and State aforesaid take acknowledgments, personally appeared **Judith A. Hyland**, to me known to be the person described in and who executed the foregoing instrument and acknowledged before me that she executed the same for the purposes therein expressed.

WITNESS my hand and official seal in the County and State last aforesaid this

day of NOVEMby, 2002.

Notary Public

My commission expires:

