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(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

PICK-UP WAIT MAIL

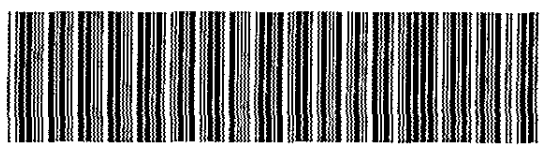
(Business Entity Name)

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

2/21/03

TRANSMITTAL LETTER

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2003 FEB 21 PM 2:13

SECRETARY OF STATE
TALLAHASSEE FLORIDA

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

SUBJECT: American Payment Reductions, Inc.
(PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

Enclosed is an original and one(1) copy of the articles of incorporation and a check for :

\$70.00
Filing Fee

\$78.75
Filing Fee
& Certificate of Status

\$78.75
Filing Fee
& Certified Copy

\$87.50
Filing Fee,
Certified Copy
& Certificate of
Status

ADDITIONAL COPY REQUIRED

FROM:

Peter Kici
Name (Printed or typed)

430 Semoran # 206
Address

CASSELBERRY FL 32707
City, State & Zip

407-331-8877
Daytime Telephone number

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

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ARTICLE I NAME

The name of the corporation shall be:

American Payment Reduction, Inc

SECRETARY OF STATE
TALLAHASSEE FLORIDA

ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailing address is:

430 SEMORAN # 206
CASSELBERRY FL 32707

ARTICLE III PURPOSE

The purpose for which the corporation is organized is:

REFINANCING OF BOATS
GENERAL INVESTMENTS

ARTICLE IV SHARES

The number of shares of stock is:

100

ARTICLE V INITIAL OFFICERS/DIRECTORS (optional)

The name(s), address(es) and title(s):

STEVEN D. Goldsmith, PRESIDENT
121 ALDEAN DR
SANFORD, FL 32771

Peter P. Kici, VICE PRESIDENT
357 N. CROSSBAM DR CASSELBERRY FL 32707

ARTICLE VI REGISTERED AGENT

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

STEVEN D. GOLDSMITH
121 ALDEAN DR
SANFORD, FL 32771

ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:

STEVEN D. GOLDSMITH
121 ALDEAN DR
SANFORD, FL 32771

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity

Steven D. Goldsmith

2-14-03

Signature/Registered Agent

Date

Steven D. Goldsmith

2-14-03

Signature/Incorporator

Date