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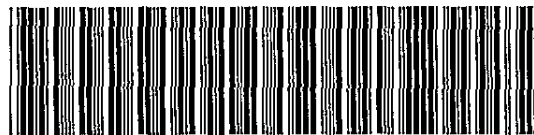
(Business Entity Name)

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TALLAHASSEE, FLORIDA
03 OCT - 6 PM 4: 03

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TRANSMITTAL LETTER

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

SUBJECT: AFFORDABLE BANKRUPTCY, DIVORCE, WILLS, AND MORE, INC..

Enclosed are an original and one copy of the articles of incorporation and a Designation and Acceptance of Registered Agent for a Florida Corporation.

<u> </u> \$70.00	<u> X </u> \$78.75	<u> </u> \$122.50	<u> </u> \$131.25
Filing Fee	Filing Fee & Certificate	Filing Fee & Certified Copy	Filing Fee, Certified Copy, & Certificate

FROM: KIMBERLY A. TEMPLE
1420 20TH STREET
VERO BEACH, FLORIDA 32960
772-778-0021



FLORIDA DEPARTMENT OF STATE

Glenda E. Hood
Secretary of State

September 16, 2003

KIMBERLY A. TEMPLE
1420 20TH STREET
VERO BEACH, FL 32960

SUBJECT: AFFORDABLE BANKRUPTCY, DIVORCE WILLS AND MORE, INC.
Ref. Number: W03000026428

We have received your document for AFFORDABLE BANKRUPTCY, DIVORCE WILLS AND MORE, INC.. However, the document has not been filed and is being returned for the following:

Written approval and clearance of the terms BANK, BANKER, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION or words of similar import, must be obtained from the Office of Financial Institutions, pursuant to section 655.922(2a), Florida Statutes.

Enclosed is a "Name Approval Request" form to be filled out and sent to the address indicated on the form. If the proposed name is approved by the Office of Financial Institutions, resubmit the document and approval letter to the Division of Corporations for filing.

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) 245-6934.

Loria Poole
Document Specialist
New Filings Section

Letter Number: 003A00051271

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TALLAHASSEE, FLORIDA



OFFICE OF FINANCIAL REGULATION

DON B. SAXON
DIRECTOR

FINANCIAL SERVICES
COMMISSION

JEB BUSH
GOVERNOR

TOM GALLAGHER
CHIEF FINANCIAL OFFICER

CHARLIE CRIST
ATTORNEY GENERAL

CHARLES BRONSON
COMMISSIONER OF
AGRICULTURE

September 26, 2003

Ms. Kimberly A. Temple
1420 20th Street
Vero Beach, Florida 32960

Dear Ms. Temple:

Re: Affordable Bankruptcy, Divorce, Wills and More, Inc.

Thank you for your recent letter/fax requesting approval for use of the above-referenced name.

It is the opinion of this Office that the above-referenced corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Office does not object to your use of the above-referenced name being registered to conduct business in the state of Florida.

Sincerely,

Linda B. Charity
Deputy Director
Financial Institutions

LBC:ker

cc: Karon Beyer, Chief, Bureau of Commercial Recordings
Division of Corporations, Secretary of State's Office

FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA
03 OCT -6 PM 4:08

ARTICLES OF INCORPORATION
OF

AFFORDABLE BANKRUPTCY, DIVORCE, WILLS, AND MORE, INC.

ARTICLE I. CORPORATE NAME

The name of this corporation is AFFORDABLE BANKRUPTCY, DIVORCE
WILLS, AND MORE, INC.

ARTICLE II. PRINCIPAL OFFICE

The principal place of business and mailing address of this
corporation are 1420 20TH STREET, VERO BEACH, FLORIDA 32960.

ARTICLE III. CAPITAL STOCK

The maximum number of shares this corporation is authorized to
issue is 100, all of which shall be common shares. All common
shares shall be identical with each other in every respect and the
holders thereof shall be entitled to one vote for each share on all
matters on which shareholders have the right to vote.

ARTICLE IV. INITIAL REGISTERED AGENT AND OFFICE

The name and address of the initial registered agent are KIMBERLY
A. TEMPLE, 1420 20TH STREET, VERO BEACH, FLORIDA 32960

ARTICLE V. INCORPORATORS

The name(s) and street address(es) of the incorporator(s) of these
articles of incorporation are

Name	Address
KIMBERLY A. TEMPLE	1420 20TH STREET, VERO BEACH, FLORIDA 32960

OPTIONAL PROVISIONS

The undersigned has/have executed these articles of incorporation
on September 5, 2003


KIMBERLY A. TEMPLE

This document was prepared with the assistance of Kimberly A.
Temple, 1420 20th Street, Vero Beach, Florida 32960, (772) 778-
0021 September 4, 2003.

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF F.S. 607.0501, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT IN THE STATE OF FLORIDA.

1. The name of the corporation is: AFFORDABLE BANKRUPTCY, DIVORCE, WILLS, AND MORE, INC.

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

KIMBERLY A. TEMPLE
1420 20TH STREET
VERO BEACH, FLORIDA 32960

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 agree to act in this capacity. I further agree to comply with the provisions of all 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.


KIMBERLY A. TEMPLE

Date: 9/5/03

This document was prepared with the assistance of Kimberly A. Temple, 1420 20th Street, Vero Beach, Florida 32960, (772) 778-0021 September 4, 2003.

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