

P04000037771

(Requestor's Name)

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(City/State/Zip/Phone #)

PICK-UP

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(Business Entity Name)

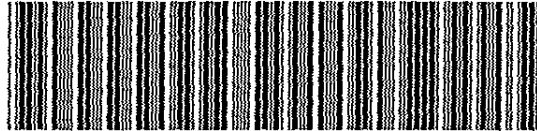
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA
04 FEB 26 PM 12:07

~~to 4 6674~~

February 10, 2004
3

Florida Dept. of State
Division of Corporation
P.O. Box 6327
Tallahassee, FL 32314

Subj: Incorporation of FINANCIAL SOLUTIONS FOR AMERICA, INC.
Dear Sir:

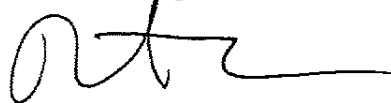
Enclosed please find the following:

1. The original and one copy of the Articles of Incorporation for the subject corporation. Please certify one copy and return it to the undersigned.
2. My check in the amount of \$78.75 to cover the filing fees.
3. Designation of Resident Agent.

Kindly acknowledge filing of these Articles of Incorporation in compliance with Florida law and return the certified copy of the Articles of Incorporation to the undersigned at Atlantic NonLawyer Services, Inc., 1592 N. Highway 1A, Satellite Beach, Florida 32937. Telephone Number (321) 773-2020.

Thank you for your assistance in this matter.

Sincerely,



Raymond Holmes

ARTICLES OF INCORPORATION

SOLUTIONS FOR FINANCIAL RECOVERY, INC.

ARTICLE I. NAME

The name of this corporation is
SOLUTIONS FOR FINANCIAL RECOVERY, INC.

ARTICLE II. DURATION

This corporation shall have perpetual existence.

ARTICLE III. PURPOSE

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

ARTICLE IV. CAPITOL STOCK

This corporation is authorized to issue 100 shares
of \$1.00 par value common stock, which shall be designated
"common shares".

ARTICLE V. PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new
stock of this corporation of the same kind, class or series
as that which he already holds, shall have the right to
purchase his pro rata share (as nearly as may be done without
issuance of fractional shares) at the price at which it is
offered to others.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA
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ARTICLE VI. INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 2948 Palisade, Drive, Palm Bay, Florida 32909, and the name of the initial registered agent of this corporation at that address is RAYMOND HOLMES.

ARTICLE VII. INITIAL BOARD OF DIRECTORS

This corporation shall have six directors initially. The number of directors may be either increased or diminished from time to time by the bylaws but shall never be less than one. The name and address of the initial director of this corporation are:

RAYMOND HOLMES
1635 Fairfield Circle
Palm Bay, Florida 32901

TRACY SWAN
6348 Bluefield
Melbourne, Florida 32935

ANTHONY AUGUSTINE
2848 Caribbeam Isle Blvd.
Melbourne, Florida 32935

DEBORAH LAROTO
1544 Dandelion Drive
Melbourne, Florida 32935

MARY B. COTE
1635 Fairfield Circle
Palm Bay, Florida 32901

DWAYNE MORGAN
233 N. Middle
Girardeui, Missouri 63701

ARTICLE VIII. PRINCIPAL OFFICE AND MAILING ADDRESS

The principal office of the corporation is located at 2948 Palisade, Drive, Palm Bay, Florida 32909, and the mailing address of the corporation is 2948 Palisade, Drive, Palm Bay, Florida 32909.

ARTICLE IX. INCORPORATOR

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

RAYMOND HOLMES
1635 Fairfield Circle
Palm Bay, Florida 32901

ARTICLE X. AMENDMENTS

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment hereto, by a majority vote of the Board of Directors, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF the undersigned subscriber has executed these articles of incorporation on this 10th day of February, 2004.


RAYMOND HOLMES


STATE OF FLORIDA
COUNTY OF BREVARD

I HEREBY CERTIFY that on this day, before me, a Notary Public duly authorized in the State and County named above to take acknowledgments, personally appeared RAYMOND HOLMES to me known to be the person described as subscriber in and who executed the foregoing Articles of Incorporation, and who acknowledged before me that he subscribed to those Articles of Incorporation.

WITNESS my hand and official seal in the County and State named above this 10th day of February, 2004.



Danielle V. Puckett
Commission #DD262058
Expires: Oct 26, 2007
Bonded Thru
Atlantic Bonding Co., Inc


Notary Public

DESIGNATION
AS
REGISTERED AGENT

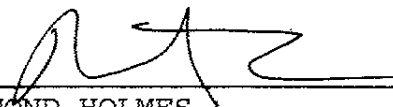
In compliance with Section 48.091, and Section 607.034,
Florida Statutes, the following is submitted:

SOLUTIONS FOR FINANCIAL RECOVERY, INC.

That ~~FINANCIAL SOLUTIONS FOR AMERICA, INC.~~, desiring to
organize under the laws of the State of Florida, with its
principal office at 2948 Palisade, Drive, Palm Bay, County of
Brevard, Florida 32909 has named RAYMOND HOLMES, located at 2948
Palisade, Drive, Palm Bay, Florida 32909, as its agent to accept
service of process within this state.

ACKNOWLEDGMENT:

Having been named to accept service of process for the
above named Corporation, at the place designated in this
certificate, the undersigned agrees to act in this capacity,
and agrees to comply with the provisions of Florida law
relative to keeping the designated office open.



RAYMOND HOLMES
Registered Agent

FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA
04 FEB 26 PM 12:07