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ACCOUNT NO.: 072100000032 REFERENCE: 094369 AUTHORIZATION: COST LIMIT : \$ 78.75 ORDER DATE: December 20, 2004 ORDER TIME : 10:07 AM ORDER NO. : 094369-005 CUSTOMER NO: 6099A CUSTOMER: Ms. Tracie A. Castiglia Moyle Flanigan Katz Raymond & Sheehan, P.a. P.o. Box 3888 West Palm Beach, FL 33402-3888 _____ DOMESTIC FILING NAME: FINANCIAL INSIGHTS AND SOLUTIONS, INC. EFFECTIVE DATE: XX ARTICLES OF INCORPORATION CERTIFICATE OF LIMITED PARTNERSHIP ARTICLES OF ORGANIZATION PLEASE RETURN THE FOLLOWING AS PROOF OF FILING: XX ___ CERTIFIED COPY ____ PLAIN STAMPED COPY ____ CERTIFICATE OF GOOD STANDING CONTACT PERSON: Amanda Haddan - EXT. 2955 EXAMINER'S INITIALS:

ARTICLES OF INCORPORATION

OF

FINANCIAL INSIGHTS AND SOLUTIONS, INC.

The undersigned hereby establishes the following 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 State of Florida providing for the formation, liability, rights, privileges and immunities of a Corporation for profit.

ARTICLE I

Name of Corporation

The name of this Corporation shall be FINANCIAL INSIGHTS AND SOLUTIONS, INC. (the "Corporation").

ARTICLE II

Mailing Address

The mailing address of the Corporation is 625 North Flagler Drive, Suite 508, West Palm Beach, Florida 33401.

ARTICLE III

Purpose

This Corporation is organized for the following purposes:

- (a) To have and to exercise all the powers now or hereafter conferred by the laws of the State of Florida upon corporations organized pursuant to the laws under which the Corporation is organized and any and all acts amendatory thereof and supplemental thereto.
 - (b) For the purpose of transacting any or all lawful business.

(c) To do any and everything pertinent to the above.

ARTICLE IV

Capital Stock

This Corporation is authorized to issue One Million (1,000,000) shares of One Tenth of a Cent (\$0.001) par value common stock.

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 thereof (as nearly as may be done without the issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI

Corporate Duration

This Corporation shall have perpetual duration unless sooner dissolved by law.

ARTICLE VII

Initial Registered Office and Agent

The street address of the initial registered office of this Corporation 625 North Flagler Drive, 9th Floor, West Palm Beach, Florida 33401, and the name of the initial registered agent of this Corporation at that address is Daniel Doorakian, Esq.

ARTICLE VIII

Board of Directors

This Corporation shall have one (1) directors initially. The number of directors may either be increased or diminished from time to time by the By-Laws but shall never be less than one (1). The name and address of the initial directors of this Corporation are as follows:

Dennis Ruggeri

625 North Flagler Drive, Suite 508 West Palm Beach, FL 33401

ARTICLE IX

By-Laws

The power to adopt, alter, amend or repeal By-Laws shall be vested in the Board of Directors and the shareholders.

ARTICLE X

Indemnification

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

ARTICLE XI

Incorporator

The name and address of the person signing these Articles is as follows: Dennis Ruggeri.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of

Incorporation this 17 day of December

ennis Ruggeri Incorno

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA. NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

IN COMPLIANCE WITH SECTION 48.091, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED:

THAT SOLUTIONS, INC. "DESIRING TO ORGANIZE OR QUALIFY UNDER THE LAWS OF THE STATE OF FLORIDA, WITH ITS INITIAL REGISTERED OFFICES AT is 625 NORTH FLAGLER DRIVE, 9TH FLOOR, WEST PALM BEACH, FLORIDA 33401 HAS NAMED DANIEL DOORAKIAN, ESQ., LOCATED AT 625 NORTH FLAGLER DRIVE, 9TH FLOOR, WEST PALM BEACH, FLORIDA 33401, AS ITS AGENT TO ACCEPT SERVICE OF PROCESS WITHIN FLORIDA.

Dennis Ruggeri, Incorporator

(Date)

HAVING BEEN NAMED AS REGISTERED AGENT TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AM FAMILIAR WITH AND AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, INCLUDING THE PROVISIONS OF SECTION 607.0505, FLORIDA STATUTES.

Daniel Doorakian, Registered Agent

(Date)