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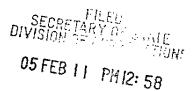
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CORPORATION NAME(S) & DOCUMENT NUMB	BER(S) (if known):
PANSILMER EIRST BEN	EFITS INC.
1. (Corporation Name)	(Document #)
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(Corporation Name)	(Document #)
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CR2E031(9/92)



ARTICLES OF INCORPORATION

The undersigned Incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I - NAME

The name of the corporation shall be:

Consumer First Benefits, Inc.

ARTICLE II - PRINCIPAL OFFICE

The principal place of business and mailing of this corporation shall be:

3375 Deer Creck Alba Way Deerfield Beach, FL 33442

ARTICLE III -SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

1,000,000

ARTICLES IV -INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

Caroline G. Bonds
3375 Deer Creek Alba Way
Deerfield Beach, FL 33442

<u>ARTICLE V - INCORPORATOR</u>

The name and s	treet address of the incorporator to these Articles of
Incorporation is	
	Caroline (7. Donds
	3375 Deer Creek Alba Way.
	Deerfield Beach, FL 33442

The undersigned incorporator has executed these Articles of Incorporation this 10th day of February 2005

Signature

ARTICLE VI- DIRECTOR(S)

The name(s) and street address(es) of the director(s) to these Articles of Incorporation is (are):

Caroline G. Bonds, President 3375 Deer Creck Alba Way Deer field Beach, FC 33442

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT / REGISTERED OFFICE

Having been named as Registered Agent and to accept service of process for the above stated corporation at 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 related to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as Registered Agent.

Registered Agent Signature

SECRETARY DE SAME