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NOTICE OF FILING
05 JUN 27 PM 3:22

J. Shivers JUN 27 2005

June 22, 2005

Florida Dept. of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32301

Subj: Incorporation of FIRST INVESTORS OF AMERICA, INC.

Dear Sir or Madam:

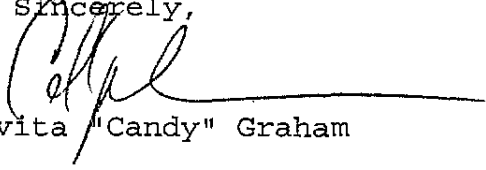
Enclosed please find the following:

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 fee.
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 Express Paralegal Services, Inc., 129 W. Hibiscus Blvd, Melbourne, FL 32901; (321) 729-6399

Thank you for your assistance in this matter.

Sincerely,


Calvita "Candy" Graham

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SECRETARY OF STATE
DIVISION OF CORPORATIONS

ARTICLES OF INCORPORATION
OF
FIRST INVESTORS OF AMERICA, INC.

ARTICLE I. NAME

The name of this corporation is
FIRST INVESTORS OF AMERICA, 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. CAPITAL 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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DIVISION OF CORPORATIONS
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ARTICLE VI. INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 841 Seven Gables Circle SE, Palm Bay, Florida 32909, and the name of the initial registered agent of this corporation at that address is CALVITA "CANDY" GRAHAM.

ARTICLE VII. INITIAL BOARD OF DIRECTORS

This corporation shall have two 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 names and addresses of the initial directors of this corporation are:

RACHAEL S. OWENS	THOMAS P. OWENS
921 Hooper Ave.	921 Hooper Ave.
Palm Bay FL 32905	Palm Bay FL 32905

ARTICLE VIII. PRINCIPAL OFFICE AND MAILING ADDRESS

The principal office of the corporation is located at 921 Hooper Ave., Palm Bay, Florida 32905, and the mailing address of the corporation is 921 Hooper Ave., Palm Bay, Florida 32905.

ARTICLE IX. INCORPORATORS

The name and addresse of the person signing these articles are:

CALVITA "CANDY" GRAHAM
841 Seven Gables Circle SE
Palm Bay FL 32909

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 subscribers have executed these articles of incorporation on this 22nd day of June, 2005.

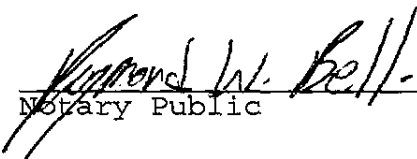

CALVITA "CANDY" GRAHAM

STATE OF FLORIDA
COUNTY OF

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 CALVITA "CANDY" GRAHAM known to be the person described as subscribers in and who executed the foregoing Articles of Incorporation, and who acknowledged before me that she subscribed to those Articles of Incorporation.

WITNESS my hand and official seal in the County and State named above this 22nd day of June, 2005.




Notary Public

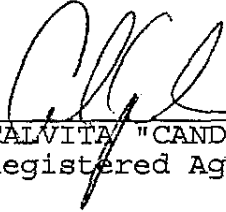
• DESIGNATION
AS
REGISTERED AGENT

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

That FIRST INVESTORS OF AMERICA, INC., desiring to
organize under Statutes of the State of Florida, with its
principal office at 921 Hooper Ave., Palm Bay, Florida 32905,
has named CALVITA "CANDY" GRAHAM located at 841 Seven Gables
Circle SE, 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.


CALVITA "CANDY" GRAHAM
Registered Agent

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DIVISION OF CORPORATIONS