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FROM CORPORATE CREATIONS ENTERPRISES, INC

4521 ICA BLVD., G-211

PALM BEACH GARDENS FL 33418-0000

CONTACT: FRANK A RODRIGUEZ

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DOCUMENT TYPE: FLORIDA PROFIT CORPORATION OR P.A.

NAME: DESK TOP ADVISORY, INC.

FAX AUDIT NUMBER: 1195000000387

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Articles of Incorporation
of
Desk Top Advisory, Inc.

Article I. Name

The name of this Florida corporation is:

Desk Top Advisory, Inc.

Article II. Address

The mailing address of the Corporation is:

Desk Top Advisory, Inc.
1502-H Lake Crystal Drive
West Palm Beach, FL 33411

Article III. Capital Stock

The Corporation shall have the authority to issue 2000 shares of common stock, par value \$.01 per share.

Article IV. Registered Agent

The name and address of the registered agent of the Corporation is:

Corporate Creations Enterprises, Inc.
4521 PGA Boulevard, Suite 211
Palm Beach Gardens, FL 33418

Article V. Board of Directors

The affairs of the Corporation shall be managed by a Board of Directors consisting of no less than one director. The number of directors may be increased or decreased from time to time in accordance with the Corporation's Bylaws. The election of directors shall be done in accordance with the Bylaws. The directors

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4521 PGA Boulevard
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shall be protected from personal liability to the fullest extent permitted by law.
The name of each initial member of the Corporation's Board of Directors is:

Patrick Giles

Article VI. Incorporator

The name and address of the incorporator is:

Corporate Creations Enterprises Inc.
4521 PGA Boulevard
Palm Beach Gardens, FL 33418

Article VII. Corporate Existence

The corporate existence of the Corporation shall begin effective as of
January 10, 1995.

The authorized representative of the incorporator executed these Articles of
Incorporation on January 10, 1995.

Corporate Creations Enterprises Inc.

By: Frank A. Rodriguez
Frank A. Rodriguez, President

Corporate Creations Enterprises Inc.
4521 PGA Boulevard
Palm Beach Gardens, FL 33418
(407) 694-8107

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**CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE**

CORPORATION:
Desk Top Advisory, Inc.

REGISTERED AGENT:
Corporate Creations Enterprises, Inc.
4521 PGA Boulevard, Suite 211
Palm Beach Gardens, FL 33418

I agree to act as registered agent to accept service of process for the corporation named above at the place designated in this Certificate. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.

Corporate Creations Enterprises, Inc.

By: Frank A. Rodriguez
Frank A. Rodriguez, President

Date: January 10, 1995

Corporate Creations Enterprises Inc.
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