MAIL TO: P.O. Box 5020

TAULAHASSUE, FL. 12314

ACCOUNT NO. : 0721000000032

REFERENCE: 524338 10928A

AUTHORIZATION :

COST LIMIT : 9 122.50

ORDER DATE: January 12, 1995

ORDER TIME : 10:39 AM

ORDER NO. : 524338

CUSTOMER NO: 10928A

CUSTOMER: Edward P. Phillips, Esq.

EDWARD P. PHILLIPS, ESQUIRE

Suite 206

1881 University Drive Coral Springs, FL 33065

DOMESTIC FILING

195000003356

NAME: F & M FUNDING CORP

ARTICLES OF INCORPORATION
CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY

PLAIN STAMPED COPY
CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Jodie Krebs

EXAMINER'S INITIALS:

1-12-95

Ņ

107001378271 70772795-01074-006 ++**122.50 *+++122.50

ARTICLES OF INCORPORATION

QF

F & M FUNDING CORP.

FILED

95 JAN 12 PH 2:58

SECRET STALLARD SSEE, FLORIDE

The undersigned subscriber, a natural person competent to contract, for the purpose of forming a corporation under the laws of the State of Florida, adopts the following Articles of Incorporation for such corporation:

ARTICLE I - NAME

The name of the proposed corporation is:

F & M FUNDING CORP.

ARTICLE II - NATURE OF BUSINESS

The Corporation may engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE III - CAPITAL STOCK

The total number of shares of stock which the Corporation shall have the authority to issue is one thousand (1,000) shares and the par value of each of such shares is one (\$1.00) dollar.

All of said stock shall be payable in cash, property, labor, or services at a just valuation to be fixed by the officers at a meeting called for that purpose; property, labor, or services may be purchased, or paid for with the capital stock at a just valuation to be fixed by the officers of the Corporation at a meeting called for that purpose.

ARTICLE IV- TERM OF EXISTENCE

This Corporation shall have perpetual existence unless sooner dissolved according to law and shall commence business on the date that these Articles are filed and approved by the Department of State of the State of Florida.

ARTICLE V - LOCATION

The principal place of business of the Corporation shall be at:

10343 Royal Palm Blvd., Ste. 262 Coral Springs, FL 33065

ARTICLE VI - DIRECTORS

This Corporation shall have one (1) Director initially. The number of Directors may be increased or diminished from time to time by By-Laws adopted by the Stockholders, but shall never be less than one.

The name and post office address of the member of the first Board of Directors is:

AMANDA J. ROTHMAN 2603 N.W. 99th Avenue Coral Springs, FL 33065

ARTICLE VII - SUBSCRIBER

The name and post office address of the subscriber hereto

is:

AMANDA J. ROTHMAN 2603 N.W. 99th Avenue Coral Springs, FL 33065

ARTICLE VIII - AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the stockholders at a Stockholders' Meeting by vote of the stockholders voting the majority of the stock capable of being voted, unless all the stockholders sign a written statement manifesting their intention that a certain amendment to these Articles of Incorporation is made.

ARTICLE IX - INITIAL REGISTERED AGENT

The corporation has designated the following as the registered Agent for the corporation, pursuant to Florida Statutes, to wit:

AMANDA J. ROTHMAN 2603 N.W. 99th Avenue Coral Springs, FL 33065

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

IN WITNESS WHEREOF, I the undersigned subscribing incorporator, and designated registered agent, have hereunto set my hand and seal for the purpose of forming this corporation under the laws of the State of Florida, and I hereby make, subscribe, acknowledge, and file in the office of the Secretary of State these Articles of Incorporation and certify that the facts herein stated are true, all this __//_ day of January, 1995.

I hereby accept and am familiar with the duties of being registered agent.

Incorporator and Registered Agent

STATE OF FLORIDA)
SS:
COUNTY OF BROWARD)

I HEREBY CERTIFY that on this date before me, the undersigned authority, personally appeared AMANDA J. ROTHMAN, who, after being duly sworn by me on oath, acknowledged that she executed the foregoing Articles of Incorporation for the purposes expressed therein, and she acknowledged that she is a natural person competent to contract.

SWORN TO AND SUBSCRIBED before me, this _//_ day of January, 1995.

NOTARY PUBLIC

NANCY L. GILL My Comm Exp. 5/30/98

Bonded By Service Ins
No. CC378808

Presently Keron [] Oder L.D.

MY COMMISSION EXPIRES: