

JAN-13

8

99600003814

PUBLIC ACCESS SYSTEM
ELECTRONIC FILING COVER SHEET
TO: DIVISION OF CORPORATIONS FROM: EMPIRE CORPORATE KIT COMPANY
DEPARTMENT OF STATE 1492 W FLAGLER ST
STATE OF FLORIDA SUITE 200
408 EAST GAINES STREET MIAMI FL 33135- 0-0000
TALLAHASSEE, FL 32399 CONTACT: RAY STORMONT
FAX: (904) 922-4000 PHONE: (305) 541-3694
FAX: (305) 541-3770

(((H95000000554))) DOCUMENT TYPE: FLORIDA PROFIT CORPORATION OR P.A.
NAME: F & L FINANCIAL RESOURCES, INC.
FAX AUDIT NUMBER: H95000000554 CURRENT STATUS: REQUESTED
DATE REQUESTED: 01/13/1995 TIME REQUESTED: 13:34:34
CERTIFIED COPIES: 1 CERTIFICATE OF STATUS: 0
NUMBER OF PAGES: 7 METHOD OF DELIVERY: FAX
ESTIMATED CHARGE: \$122.50 ACCOUNT NUMBER: 072450003255

Note: Please print this page and use it as a cover sheet when submitting documents to the Division of Corporations. Your document cannot be processed without the information contained on this page. Remember to type the Fax Audit number on the top and bottom of all pages of the document.

(((H95000000554)))
** ENTER 'M' FOR MENU. **
ENTER SELECTION AND <CR>:
Help F1 Option Menu F2

NUM CAPS Connect: 00:08

FILED

95 JAN 13 AM 8:38

TALLAHASSEE, FL 32399

RECEIVED
JAN 13 PM 2:59

JAN-13-1975 14124 FROM EMPIRE

TO

DIV CORP ELT FI P.02

FIAD & ASSOC., INC.
GEORGE AGIS - FIAD, SR
3191 CORAL WAY - # 619
CORAL GABLES, FL 33114
(305) 484-6149

⑦

ARTICLES OF INCORPORATION

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida, providing for the formation, rights, privileges, and immunities of a corporation for profit.

ARTICLE I

The name of this corporation shall be:

F & L FINANCIAL RESOURCES, INC.

Its business shall be carried on in the County of Dade, State of Florida, and in the United States of America.

ARTICLE II

The general nature of the business and the objects and purposes proposed to be transacted and carried on are to do any and all of the things herein mentioned, as fully and to the same extent as a natural person might or could do, viz:

a.) To engage in the business of servicing merchant accounts, merchant's accounts receivables billing, accounts payable billing, general bookkeeping services, accounting services, general billing services, payroll services, computer billing, electronic billing services, automated monthly billing services and monthly or quarterly reporting; also to provide various related credit and financial consultant services; and in general engage in all phases of the billing and financial consultant business; and to conduct all business pertaining to such a company; and to perform any and all acts necessary to the accomplishment and furtherance of the above stated purposes.

b.) To purchase, rent, lease, acquire, store, warehouse, stock, and to own, mortgage, pledge, sell, trade, transfer or otherwise dispose of or invest in, trade in, deal in and with goods, wares, equipment, merchandise, real and personal property, and services of every class, kind and description; except that it is not to conduct a banking, safe deposit, trust, insurance, surety, express, railroad, canal, telegraph or cemetery company, savings and loan association, mutual fire insurance association, cooperative association, fraternal benefit society, state fair or exposition.

c.) To conduct business or businesses in and have one or more offices in the State of Florida, and in all other states and countries, to conduct the business of a computer import and export company, a computer manufacturer, and sellers of computers and related products, and to in general do everything suitable, necessary, proper and conducive to the successful operation in a

H9 50000 00554

FILED

95 JAN 13 AM 8:38

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

H 95000000554

profitable manner of a billing and/or financial consultants service company and / or consulting firm.

ARTICLE III

a.) The corporation shall be empowered to borrow money and or to contract debts when necessary for the transaction of its business or businesses or for the exercise of its interests, or for any and all lawful purposes of its incorporation; to issue bonds, promissory notes, debentures and or other obligations, or evidences of indebtedness for the purpose of furthering the corporation in any of its interests or endeavors.

b.) The corporation shall further be empowered to do any and all things necessary and proper for the accomplishment of its corporate goals as may be deemed necessary by the board of directors in any one of its regular or special meetings; it being understood that the foregoing enumeration of specific powers shall never be deemed to be exclusive, but rather incidental to all the other powers conferred to the corporation by the Statutes of the State of Florida which are hereby included.

c.) Not limited to the foregoing, or to any Article of these Articles of Incorporation, this corporation shall be empowered to conduct and transact in any and all trading, purchasing, exchanges, sales, leasing, auctions, brokerage, and / or any and all business or businesses for which corporations may incorporate under the laws of the State of Florida, and under any future Statutes of the State of Florida, for which it shall be legal for a corporation to so engage in within this State at anytime in the future.

ARTICLE IV

This corporation shall be empowered to have one or more offices to carry on all or any of its corporate operations and business(es) and without restriction or limitation as to amount, to purchase or otherwise acquire, hold, own, mortgage, sell, rent, lease, convey or otherwise dispose of real or personal property of any class and description in any State, District, Territory, or colony of the United States of America. Furthermore, this corporation may apply for, obtain, register, purchase, own, lease, or otherwise acquire and hold, use, pledge, lease, sell, assign, or otherwise dispose of formulas, secret processes, distinctive marks, copy rights, patents, licenses, concessions and the like, whether used by any country or authority and to issue, exercise, develop and/or grant licenses in respect thereof, or otherwise turn the same to account; and to establish, purchase, lease, or otherwise acquire to own, operate and maintain, and to sell, mortgage, lease as lessor and otherwise dispose of retail stores, or departments therein and to conduct a general merchandising business therein; and to advertise such; and to advertise any brand name, trade mark or trade name that it may hold.

H9 500 00 005 54

ARTICLE V

The Maximum number of shares of this corporation shall be Five Hundred (500) shares, each having no par value per share and all of which shall be common stock. Said shares of stock shall be issued, sold or transferred only in accordance with the bylaws of the corporation as the corporation may from time to time make, with a lien at all times reserving in favor of the corporation for any indebtedness which may be due at any time by the holder(s) of the same to the corporation and such lien shall be superior to all other liens of any character or nature and all assignments and transfers of stock of this corporation shall be subject thereto.

ARTICLE VI

All corporate shares in this corporation shall be of only one class (common stock), and with equal preference, limitations and rights, there being no superior shares. The company shall reserve the right to issue non-voting shares of common stock in the future.

ARTICLE VII

The duration of this corporation shall be perpetual. Commencement of this corporation shall be as of the time of filing of these Articles of Incorporation with the Department of State, State of Florida, Secretary of State.

ARTICLE VIII

The principal place of business of this corporation shall be:

3191 Coral Way, Suite 619
Miami, Florida 33145

This corporation shall have the power to transact its business and to establish offices and agencies in such other places, both within and outside the State of Florida, as its board of directors may authorize.

ARTICLE IX

The business of this corporation shall be conducted by a board of directors member; the number of directors of this corporation shall be not less than one (1) and not more than five (5). The board shall meet at least once a year on the last Monday of January.

H9 500 00 005 54

H9 50000 005 54

ARTICLE X

The corporation's initial registered agent shall be:

GEORGE ASIS FIAD, SR.
7401 S.W. 70th TERRACE
MIAMI, FL 33143-2813

ARTICLE XI

The name and address of each initial officer of this corporation is:

DELIA VILLANUEVA CASTELLANOS
President, Secretary
7401 S.W. 70TH TERRACE
MIAMI, FL 33143-2813

GEORGE ASIS FIAD, SR.
Vice-President, Treasurer
7401 S.W. 70TH TERRACE
MIAMI, FL 33143-2813

ARTICLE XII

The name and address of the subscribers to these Article of Incorporation are:

DELIA VILLANUEVA CASTELLANOS
7401 S.W. 70TH TERRACE
MIAMI, FL 33143-2813

ARTICLE XIII

The power to adopt, alter, amend or repeal bylaws of this corporation shall vest with the board of directors and the shareholders. These Articles of Incorporation may be amended in any manner provided by law. Any such amendment(s) shall be approved by the stockholders at a stockholder's meeting by a majority of the voting stock.

H9 50000 005 54

H9 5000000554

ARTICLE XIV

No person shall be required to first own, hold or control any stock in this corporation as a condition precedent to holding any office in this corporation; nor shall the holding of ownership or controlling of any stock in this corporation be an impediment to holding any office in this corporation.

ARTICLE XV

These Articles of Incorporation are hereby delivered to the Secretary of State's office, State of Florida, this 10th day of JANUARY, 1995, as required by Florida State Statute.

IN WITNESS WHEREOF, I have hereunto set my hand and seal and caused to be filed in the Office of the Secretary of State, these Articles of Incorporation this 10th day of JANUARY, A.D. 1995.


DELIA VILLANUEVA CASTELLANOS

STATE OF FLORIDA :


COUNTY OF DADE :

BEFORE ME, the undersigned authority, personally appeared DELIA VILLANUEVA CASTELLANOS, who acknowledged that she signed the foregoing Articles of Incorporation and that she signed the same for the purposes therein expressed freely and voluntarily and who produced the following form(s) of identification:

Florida Driver's License 0-284-178-42-888

WITNESS my official hand and seal at Miami, Dade, Florida, this 10th day of JANUARY, A.D. 1995.




NOTARY PUBLIC
State of Florida at Large

My Commission Expires:

CHEDALGO
NOTARY PUBLIC STATE OF FLORIDA
COMMISSION NO. 0030314
MY COMMISSION EXT. DEC. 16, 1997

H9 5000000554

JAN-13-1995 14:27 FROM EMPIRE

TO DIV CORP ELT FI P.07

H9 5000000554

ACCEPTANCE OF REGISTERED AGENT

Having been named 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 agree to comply with the provisions of all Statutes relative to the proper and complete performance of my duties.

Signature: *George Asis Fiad, Sr.*

GEORGE ASIS FIAD, SR.
Registered Agent

Date: 1/10/95

FILED

95 JAN 13 AM 8:38

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

H9 5000000554