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CORPORATE ACCESS, INC.

1116-D Thomasville Road Mount Vernon Square Tallahassee, Florida 32303 (904) 222-2666 (904) 222-1666 (Fax) (800) 969-1666

GLINDA P. BENNETT Personal Representative 000001418620 -02/23/95--01058--016 *****70.00 *****70.00

OFFICE USE ONLY

CORPORATION NAME(S) & DOCUMENT NUMBER(S) (if known):

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OTHER FILNGS			
	Annual Report		
	Fictitious Name		
	Name Reservation		

REGISTRATION/ QUALIFICATION			
	Foreign		
	Limited Partnership		
	Reinstatement		
	Trademark		
	Other		

Examiner's	Initials	
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ARTICLES OF INCORPORATION

OF

JEMS FINANCIAL SERVICES, INC



ARTICLE 1 - NAME

The name of the Corporation is JEMS FINANCIAL SERVICES, INC.

ARTICLE 2 - PURPOSE OF CORPORATION

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

ARTICLE 3 - PRINCIPAL OFFICE

The address of the principal office of this corporation is:

10732 N.W. 55 Pl. Coral Springs, Fl. 33076

ARTICLE 4 - INCORPORATOR

The name and street address of the incorporator of this corporation is:

Michael Mandell 10732 N.W 55 Pl. Coral Springs, Fl. 33076

<u>ARTICLE 5 - PRESIDENT</u>

The initial President of the corporation shall be Michael Mandell whose address shall be the same as the principal office of the corporation.

ARTICLE 6 - CORPORATE CAPITALIZATION

- 6.1 The maximum number of shares that this Corporation is authorized to have outstanding at any time is **SEVEN THOUSAND FIVE HUNDRED (7,500)** shares of common stock, each share having the par value of ONE DOLLAR (\$1.00).
- 6.2 No holder of shares of stock of any class shall have any preemptive right to subscribe to or purchase any additional shares of any class, or any bonds or convertible securities of any nature; provided, however, that the board of directors may, in authorizing the issuance of shares of stock of any class, confer any preemptive right that the board of directors may deem advisable in connection with such issuance.
- 6.3 The board of directors of the Corporation may authorize the issuance from time to time of shares of its stock of any class, whether now or hereafter authorized, or securities convertible into shares of its stock of any class, whether now or hereafter authorized, for such consideration as the board of directors may deem advisable, subject to such restrictions or limitations, if any, as may be set forth in the bylaws of the Corporation.
- 6.4 The board of directors of the Corporation may, by articles supplementary, classify or reclassify any unissued stock from time to time by setting or changing the preferences, conversions or other rigits, voting powers, restrictions, limitations as to dividends, qualifications, or term or conditions of redemption of the stock.

ARTICLE 7 - POWERS OF CORPORATION

The Corporation shall have the same powers as an individual to do all things necessary or convenient to carry out its business and affairs, subject to any limitations or restrictions imposed by applicable law or these Articles of Incorporation.

ARTICLE 8 - TERM OF EXISTENCE

This corporation shall have perpetual existence.

ARTICLE 9 - TITLE

The Corporation, to the extent permitted by law, shall be entitled to treat the person in whose name any share or right is registered on the books of the corporation as the owner thereto, for all purposes, and shall not be bound to recognize any equitable or other claim to, or interest in, such share or right on the part of any other person, whether or not the Corporation shall have notice thereof.

ARTICLE 10 INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is: Michael Mandell 10732 N.W. 55 Pl. Coral Springs, Fl 33076

ARTICLE 11 - BYLAWS

The Board of Directors of the Corporation shall have power, without the assent or vote of the shareholders, to make, alter, amend or repeal the Bylaws of the Corporation, but the affirmative vote of a number of Directors equal to a majority of the number who would constitute a full Board of Directors at the time of such action shall be necessary to take any action for the making, alteration, amendment or repeal

ARTICLE 12 - EFFECTIVE DATE

These Articles of Incorporation shall be effective immediately upon approval of the Secretary of State, State of Florida.

ARTICLE 13 - AMENDMENT

The Corporation reserves the right to amend, alter, change or repeal any provision contained in these Articles of Incorporation, or in any amendment hereto, or to add any provision to these Articles of Incorporation or to any amendment hereto, in any manner now or hereafter prescribed or permitted by the provisions of any applicable statute of the State of Florida, and all rights conferred upon shareholders in these Articles of Incorporation or any amendment hereto are granted subject to this reservation.

The unders	igned incor	porator(s)	has(have) exect	uted these Artic	eles of Incorporation	n eb!-
	22nd	day of	February	19 <u>_</u> 95		i unis
	Son	1577				
	7:		Signature			
	<u>-</u>		Signature			

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

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PURSUANT TO THE PROVISIONS OF SECTION 607.0501 or 617.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. 7	The name of the corporation is: <u>JEMS_FINANCIAL_SERVICES</u>	S, INC.
2. 1	The name and address of the registered agent and office is:	PILE 1995 FEB 23 SECRETARY C TALLAHASSEE
	Michael Mandell	
	(Name)	
	10732 N.W. 55 Pl.	DE N
	(P.O. Box <u>not</u> acceptable)	
	Coral Springs, Fl. 33076	
	(City/State/Zip)	

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

February 22, 1995
(Signature) (Date)