CHARLES L. JAFFEE, P.A.

ATTORNI YATTAW FINANCIAL CENTRE WEST 1261 W 1001/0000 BLVD SURF 401 DE LHEIELD REACH, EL 33442

OFFICE USE ONLY

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

(Согро	(ation Name)	(Document #)
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Walk in	Pick up time	Certified Copy
Mail out	Will wait Photocopy	Certificate of Status
NEW FILINGS	AMENDMENTS	
Profit	Amendment	irector
NonProfit	Resignation of R.A., Officer/D	irector
Limited Liability	Change of Registered Agent	- in
Domestication	Dissolution/Withdrawal	1 2
Other	Merger	
OTHER FILINGS	REGISTRATION/	Em U
Annual Report	QUALIFICATION	
Fictitious Name	Foreign	
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CR2E031(10/92)	Other	Examiner's Initials

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ARTICLES OF INCORPORATION

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FLORIDA FINANCIAL CONCEPTS, INC.

BY THESE ARTICLES OF INCORPORATION the Incorporator forms a Corporation for profit under Florida law:

ARTICLE I

The name of the Corporation is FLORIDA FINANCIAL CONCEPTS, INC.

ARTICLE II.

This Corporation shall exist perpetually.

ARTICLE III.

The purpose of this Corporation is to transact any or all lawful businesses for which a Corporation may be incorporated under Chapter 607 Florida Statutes.

ARTICLE IV.

This Corporation is authorized to issue One Hundred (100) shares of common stock of a par value of One Dollar (\$1.00) per share.

ARTICLE V.

The initial registered agent for this Corporation is ROY A. NOGOWSKI and the initial registered office is located at 3300 University Drive, Ste. 403, Coral Springs, Florida 33065.

ARTICLE VI.

This Corporation shall have two Directors initially. The number shall be fixed by the By-Laws and may be changed from time

to time.

ARTICLE_VII.

The name and addresses of each member of the First Board of Directors are:

Roy A. Nogowski 3300 University Drive, Sto. 403 Coral Springs, Florida 33065

Ted M. Keller 3300 University Drive, Ste. 403 Coral Springs, Florida 33065

They shall hold office until the First λ nnual Meeting of Stockholders.

ARTICLE VIII.

The name and address of the Incorporator is Roy A. Nogowski, 3300 University Drive, Ste. 403, Coral Springs, Florida 33065 and the principal address of the Corporation is 3300 University Drive, Ste. 403, Coral Springs, Florida 33065.

DATED this 26th day of June, 1995.

ROY A. NOGOWSKI

STATE OF SICHOLO COUNTY OF SIGNAL

The foregoing instrument was acknowledged before me on June 26, 1995 by ROY A. NOGOWSKI who has produced Market an oath.

OFFICIAL NOTARY SEAL
CYNTHIA MARENO
NOTARY FURIT STATE OF FLORIDA
NOTARY FURIT STATE OF FLORIDA
NOTARY FURIT STATE OF FLORIDA
MY COMMISSION EXP. JULY 75,1905

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CONSENT OF REGISTERED AGENT

HAVING BEEN NAMED as Resident Agent for this Corporation at the registered office designated in the foregoing Articles of Incorporation, the undersigned accepts the designation.

ROY A. NOGOWSKI