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LAW OFFICES
OF
Harvey J. Krupp
PROFESSIONAL ASSOCIATION

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STATE OF FLORIDA
DIVISION OF CORPORATIONS
P.O. BOX 6327
TALLAHASSEE, FL 32314

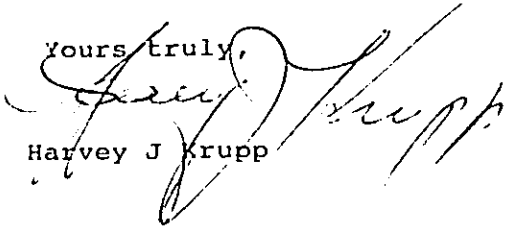
RECEIVED
10/27/1995
*****70.00 *****70.00

Dear Division of Corporations:

Enclosed please find Articles of Incorporation for the
TEAM FINANCIAL SERVICES, INC. corporation along
with a check in the amount of SEVENTY for filing
fee and designation of registered agent.

We also enclose a photocopy of the articles. Please return this
to this office at our Pompano address with the filing date
stamped on it.

Yours truly,


Harvey J. Krupp

B. REGISTER 7/11/1995

ARTICLES OF INCORPORATION

BY THESE ARTICLES OF INCORPORATION the incorporator forms a corporation for profit under Florida law.

1. NAME. The name of this corporation is TEAM FINANCIAL SERVICES, INC. The corporate address is 4861 North Dixie Highway Fort Lauderdale, Florida, 33334.

2. TERM. This corporation shall exist perpetually.

3. PURPOSE. The purpose for which this corporation is organized is to transact any and all business for which corporations may be incorporated under Chapter 607, Florida Statutes.

4. CAPITAL STOCK. This corporation is authorized to issue Seven Hundred and Fifty Thousand (750,000) shares of common stock of a par value of One Cent (.01) per share.

5. REGISTERED AGENT. The initial registered agent for this corporation is Lori A Galante and the initial registered office is located at 4861 North Dixie Highway, Fort Lauderdale, Florida, 33334.

6. DIRECTORS. The initial Board of Directors shall have two members whose names and addresses are as follows:

Lawrence T Penna, 4861 North Dixie Highway, Fort Lauderdale, Florida, 33334.

Lori A Galante, 3306 Mallard Close, Pompano Beach, Florida, 33064.

The number of directors may be raised or lowered by amendment of the bylaws of this corporation but shall in no case be less than one.

7. INCORPORATOR. The incorporator of this corporation is as follows:

Lori A Galante, 3306 Mallard Close, Pompano Beach, Florida, 33064.

8. OFFICERS: The names and addresses of the initial officers are as follows:

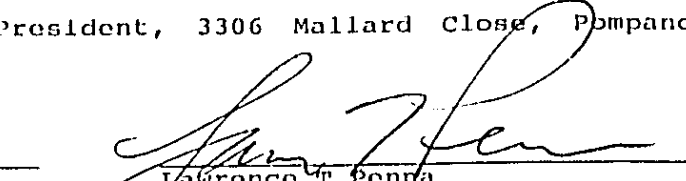
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

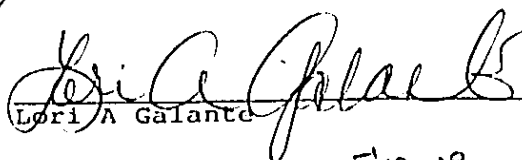
of the corporation who shall hold office until their successors are elected or appointed are:

Lawrence T Penna, President, 4861 North Dixie Highway, Fort Lauderdale, Florida, 33334.

Lori A Galante, Vice President, 3306 Mallard Close, Pompano Beach, Florida, 33064.

Dated: 7/13/95

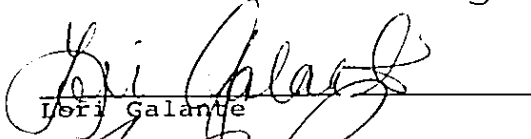

Lawrence T Penna



Lori A Galante

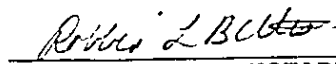
STATE OF FLORIDA
COUNTY OF BROWARD

BEFORE me, the undersigned authority personally appeared LORI A GALANTE and LAWRENCE T PENNA who are well known to me or who have produced identification to me, to be the persons described in and who subscribed the above Articles of Incorporation, and each of them did freely and voluntarily acknowledge before me according to law that he/she made and subscribes the same.

IN WITNESS WHEREOF, I have set my hand and official seal at Broward County State of Florida this 13th day of July, 1995.

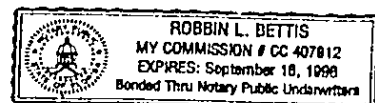

Lori Galante


Lawrence T Penna


NOTARY PUBLIC

My commission expires:

CONSENT OF REGISTERED AGENT



HAVING BEEN NAMED as registered agent for this corporation at the registered office designated in the foregoing ARTICLES OF INCORPORATION the undersigned accepts the designation.

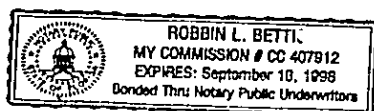

Lori A Galante

STATE OF FLORIDA

COUNTY OF BROWARD

BEFORE me, the undersigned authority personally appeared Lori A Galante who is well known to me or who has produced _____ as identification to be the person described in and who subscribed the above consent of registered agent, and he/she did freely and voluntarily acknowledge before me according to law that he/she made and subscribes the same.

IN WITNESS WHEREOF, I have set my hand and official seal at Broward County State of Florida this 13th day of July, 1995.




NOTARY PUBLIC

My Commission Expires:

FILED
95 JUL 18 AM 8:11
SECRETARY OF STATE
TALLAHASSEE, FLORIDA