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TALLAHASSEE, FL 32301  
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**CSC networks**  
PRENTICE HALL  
LEGAL & FINANCIAL SERVICES

ACCOUNT NO. : 072100000002

REFERENCE : 666611 127826A

AUTHORIZATION :

COST LIMIT : \$ 122.50

*Patricia Pyatt*

ORDER DATE : August 22, 1995

ORDER TIME : 10:32 AM

ORDER NO. : 666611

CUSTOMER NO: 127826A

CUSTOMER: Fran R. Darrett, Esq  
BARRETT & BARRETT, P.A.

Suite C-102  
4300 North University Drive  
Lauderhill, FL 33351

RECEIVED  
95 AUG 22 PM 11:19  
DIVISION OF CORPORATION

200001565982

DOMESTIC FILING

NAME: R. & M. CONSUMER FINANCIAL  
CONSULTANTS, INC.

XX 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: Debbie Skipper

EXAMINER'S INITIALS:

T. BROWN AUG 22 1995

FILED  
95 AUG 22 PM 2:41  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

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95 AUG 22 PM 2:41  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

ARTICLE I - NAME

The name of this Corporation is R. & M. CONSUMER FINANCIAL CONSULTANTS, INC., whose principal place of business is located at 8360 W. Oakland Park Blvd., Suite 112, Sunrise, FL 33351-7313.

ARTICLE II - DURATION

This corporation shall have perpetual existence commencing on the date of the filing of these Articles with the Department of State.

ARTICLE III - PURPOSE

This Corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE IV - CAPITAL STOCK

This Corporation is authorized to issue 100 shares of \$1.00 par value common stock which shall be designated "Common Shares".

ARTICLE V - PRE-EMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation 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.

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 8360 W. Oakland Park Blvd., Suite 112, Sunrise, FL 33351-7313 and the name of the initial registered agent of this corporation at that address is MARY AMENDOLARO.

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This Corporation shall have 1 Director(s) constituting the initial Board of Directors. The number of Directors may be either increased or decreased from time to time by the ByLaws. The name(s) and address(es) of the initial Board of Directors of this corporation is (are):

NAME  
Mary Amendolaro

ADDRESS  
8360 W. Oakland Park Blvd.  
Suite 112  
Sunrise, FL 33351-7313

ARTICLE VIII - INCORPORATORS

The name and address of each person signing these Articles is:

NAME	ADDRESS
Mary Amendolaro	8360 W. Oakland Park Blvd. Suite 112 Sunrise, FL 33351-7313

ARTICLE IX - INDEMNIFICATION

The Corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment hereto, any any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 18 day of August, 1995.

Mary Amendolaro  
Subscriber  
\_\_\_\_\_  
Subscriber  
\_\_\_\_\_  
Subscriber  
\_\_\_\_\_  
Subscriber

STATE OF FLORIDA  
COUNTY OF BROWARD

Before me, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared Mary Amendolaro known to be and known by me to be the person who executed the foregoing Articles of Incorporation, and she acknowledged before me that she executed those Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the State and County aforesaid, this 18 day of August, 1995.

My Commisison Expires:

Shirley Small  
Notary Public for the State of Florida  
My Comm. Expires 10-1-97  
BONDED THROUGH  
ALAN INSURANCE SERVICES  
CC 324159

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

IN COMPLIANCE WITH SECTION 48.091, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED:

FIRST - THAT R. & M. CONSUMER FINANCIAL CONSULTANTS, INC. DESIRING TO ORGANIZE OR QUALIFY UNDER THE LAWS OF THE STATE OF FLORIDA, WITH ITS PRINCIPAL PLACE OF BUSINESS AT CITY OF SUNRISE, STATE OF FLORIDA, HAS NAMED MARY AMENDOLARO LOCATED AT 8360 W. OAKLAND PARK BLVD., SUITE 112, STATE OF FLORIDA, CITY OF SUNRISE, AS ITS AGENT TO ACCEPT SERVICE OF PROCESS WITHIN FLORIDA.

SIGNATURE *Mary Amendolaro*  
(Corporate Officer)  
TITLE *President*  
DATE *8/18/95*

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 PERFORMANCE OF MY DUTIES.

SIGNATURE *Mary Amendolaro*  
(Resident Agent)  
DATE *8/18/95*

FILED  
95 AUG 22 PM 2:41  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA