

ARTICLES OF INCORPORATION

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TALLAHASSEE, FLORIDA

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

Better Returns ^{and} Financial Services, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

1800 NW 86 TERRACE
MIAMI, FL 33147

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

100,000

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

Alexander Allen
1800 NW 86 TERRACE
MIAMI, FL 33147

ARTICLE V INCORPORATOR(S)

See instructions for officers/directors

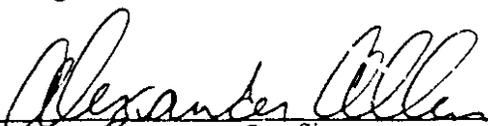
The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is(are):

Alexander Allen
1800 NW 86 TERRACE
MIAMI, FL 33147

Ruth Carter
1800 NW 86 TERRACE
MIAMI, FL 33147

The undersigned incorporator(s) has(have) executed these Articles of Incorporation this

8 day of August, 1995



Signature



Signature

Signature

NOTE: Affixing an officer title after a signature of an incorporator does not constitute the designation of officers.

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 607.0561, 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. The name of the corporation is: Better Returns and Financial[®] Services, INC

2. The name and address of the registered agent and office is

Alexander Allen
(NAME)

1800 NW 86 TERRACE
(P O Box or Mail Drop Box NOT ACCEPTABLE)

MIAMI, FL 33147
(CITY/STATE/ZIP)

Having been named as registered agent and to accept service of process for the above stated corporation as the office designated in this certificate, I hereby accept the appointment as registered agent and 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.

Alexander Allen
(SIGNATURE)

8-8-98
(DATE)

TALLAHASSEE, FLORIDA
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