

FINANCIAL SPECIALTIES, INC:

7201 NW 67TH STREET

TAMARAC, FL 33321

PHONE (954) 720-4684

BEEPER (954) 733-5511

P96000007156

January 10, 1996

Department of State
Division of Corporations
PO Box 6327
Tallahassee, FL 32314

RE: FINANCIAL SPECIALTIES, INC.

500001888155
-01/12/96--01037--001
****131.25 ****131.25

Dear Sir/Madam:

Enclosed please find an original and one (1) copy of the Articles of Incorporation and a check in the amount of \$131.25 for filing fee, certified copy and certificate.

Please return one copy to me with the filing date stamped on it in the self-addressed stamped envelopment.

Should you have any questions, please do not hesitate to contact me.

Very truly yours,

Joy M. Montroni
Joy M. Montroni

/jmm
enclosures

Dmc
1-17-96

~~789,615,611,671~~

FILED
96 JAN 22 PM 12:44
SECRETARY OF STATE
TALLAHASSEE, FLORIDA



FLORIDA DEPARTMENT OF STATE

Sandra B. Mortham
Secretary of State

January 17, 1996

JOY M. MONTRONI
FINANCIAL SPECIALTIES, INC.
7201 NW 67TH STREET
TAMARAC, FL 33321

SUBJECT: FINANCIAL SPECIALTIES, INC.
Ref. Number: W96000001253

We have received your document for FINANCIAL SPECIALTIES, INC. and your check(s) totaling \$131.25. However, the enclosed document has not been filed and is being returned for the following correction(s):

The document must contain written acceptance by the registered agent, (i.e. "I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation"); and the registered agent's signature.

The registered agent must sign accepting the designation.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6923.

Doris McDuffie
Corporate Specialist Supervisor

Letter Number: 396A00002100

*Thank you for bringing this to our
attention.
I hope this is acceptable*
Joy Montroni

**ARTICLES OF INCORPORATION
" OF
FINANCIAL SPECIALTIES, INC.**

The undersigned incorporate to those Articles of Incorporation a Florida corporation, hereby forms a corporation under the laws of the State of Florida

ARTICLE I. CORPORATE NAME:

The name of the corporation is: Financial Specialties, Inc.

ARTICLE II. NATURE OF BUSINESS AND POWERS:

Financial & Paralegal Services

The general nature of the business to be transacted by this corporation is authorized to issue and have outstanding at any one time is Five Hundred (500) shares of voting common stock having a par value of One (\$1.00) Dollar per share. All shares issued shall be fully paid and nonassessable.

ARTICLE III. TERM OF EXISTENCE:

This Corporation shall have perpetual existence.

ARTICLE IV. REGISTERED AGENT AND INITIAL REGISTERED OFFICE:

The Registered Agent and the street address of the initial Registered Office of this Corporation in the State of Florida shall be:

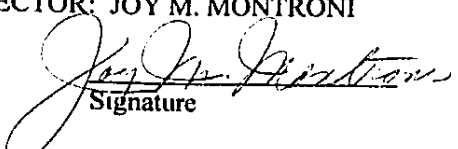
Registered Agent - RONALD M. GREGOREC
Registered/Corporate Office - 7201 NW 67th Street
Tamarac, FL 33321

The Board of Directors may, from time to time, move the Registered Office to any other address in the State of Florida.

ARTICLE V. BOARD OF DIRECTORS

This Corporation shall have ONE (1) Director initially. The number of Directors may be increased or diminished from time by bylaws adopted by the Shareholders, but shall never be less than one (1).

ARTICLE VI. INITIAL DIRECTOR: JOY M. MONTRONI


Signature

The persons named as initial Directors shall hold office for the first year of existence of this Corporation or until their successors are elected or appointed and have qualified, whichever occurs first.

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TALLAHASSEE, FLORIDA
SECRETARY OF STATE

ARTICLE VII. INCORPORATOR: "

The name and street address of the Person signing these Articles of Incorporation as the Incorporator is: JOY M. MONTRONI
7201 NW 67TH Street
Tamarac, FL 33321

ARTICLE VIII. CONFLICT OF INTEREST:

No contract between this Corporation and another corporation or another individual shall be invalidated by reason of the fact that one or more of the officers or Directors of this Corporation are officers or directors of the said other corporation, or by reason of the fact that one or more of the officers or Directors of this Corporation may be the other individual or individuals contracting with this Corporation

ARTICLE IX. AMENDMENT:

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the board of Directors, proposed by them to the Shareholders, and approved at a Shareholders' meeting by at least a majority of the stock entitled to vote thereon, unless all the Directors and all of the shareholders sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.

IN WITNESS WHEREOF, the undersigned, as the Incorporator, has executed the following Articles of Incorporation this 9th day of January, 1996.

CORPORATE NAME:

FINANCIAL SPECIALTIES, INC.

By: Joy M. Montroni

STATE OF FLORIDA :

: SS#

COUNTY OF BROWARD :

I HEREBY CERTIFY that JOY M. MONTRONI, the President of FINANCIAL SPECIALTIES, INC., to be known to be the corporation described as Incorporator, to me personally known and the person who executed the foregoing Articles of Incorporation, and acknowledged before me that she subscribed to these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal in Broward County, Florida, this 10 day of JANUARY, 1996.

John R. Meiers Sr.
NOTARY PUBLIC

STATE OF FLORIDA

My commission expires: _____



JOHN R. MEIERS SR.
MY COMMISSION # CC 233325 EXPIRES
October 15, 1996
BONDED THROUGH TROY FAIN INSURANCE, INC.

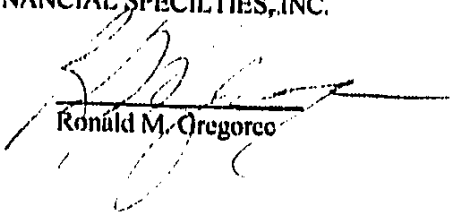
**ACCEPTANCE OF APPOINTMENT
OF
REGISTERED AGENT**

FILED

96 JAN 22 PM 12:44

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

I hereby am familiar with and accept the duties and responsibilities as registered agent in the foregoing Articles of Incorporation for FINANCIAL SPECIALTIES, INC.


Ronald M. Gregorec