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MICHEL BRAULT
900 S.W. 75TH AVENUE
PLANTATION, FLORIDA
33317

Office Use Only

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

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NEW FILINGS	
<input type="checkbox"/>	Profit
<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/ Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

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DIVISION OF CORPORATIONS
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ARTICLES OF INCORPORATION
OF

M.S.B. FINANCIAL MANAGEMENT, INC.

The undersigned subscribers to these Articles of Incorporation, natural persons, competent to contract hereby form a Corporation under the laws of the State of Florida.

ARTICLE I

The name of the Corporation is:

M.S.B. FINANCIAL MANAGEMENT, INC.

ARTICLE II

The general nature of the business to be transacted by this Corporation is: The Corporation may engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE III

The maximum number of shares of stock that this Corporation is authorized to have outstanding at any time is 100 Shares of common stock, having a par value of One (\$1.00) dollar per share.

ARTICLE IV

The amount of capital with which this Corporation will begin business is one hundred dollars.

ARTICLE V

The initial post office address of the principal office of this Corporation in the State of Florida is

900 S.W. 75th Avenue
Plantation, Florida
33317

ARTICLE VI

The initial registered Resident Agent for the Corporation and the initial address of the registered Resident Agent is:

Michael Brault
900 S.W. 75th Avenue
Plantation, Florida
33317

ARTICLE VII

The stockholders may from time to time move the principal office of this corporation to any other address in Florida.

ARTICLE VIII

This corporation shall have One (1) director initially, but the number of directors may be increased from time to time, by By-Laws adopted by the stockholders but shall not be less than One (1)

ARTICLE IX

The name and post office address of the first Board of Directors and officers are:

NAME	ADDRESS	OFFICE
MICHAEL BRAULT	900 S.W. 75th Avenue Plantation, Florida 33317	President

ARTICLE X


These Articles of Incorporation may be amended in a manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the stockholders, and approved at a stockholders' meeting, by a majority of the stock entitled to vote thereof.

MICHAEL BRAULT
900 S.W. 75th Avenue
Plantation, Florida
33317

STATE OF FLORIDA)
COUNTY OF BROWARD)

SS

WITNESS my hand and official seal in the County and State last
aforesaid this day and year above written.

 **MARIO DUCAS**
NOTARY COMMISSION # CC 381884
EXPIRES: July 18, 1998
Notary Public Underwriters

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DIVISION OF CORPORATIONS

96 JAN 22 AM 10:23

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

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

FIRST - That M.S.B. FINANCIAL MANAGEMENT, INC. desiring to organize
or qualify under the laws of the State of Florida, with its
principal place of business at CITY OF PLANTATION, STATE OF
FLORIDA, has named MICHAEL BRAULT, who is located at 900 S.W. 75th
Avenue, city of Plantation (33317) State of Florida, as its agent
to accept service of process within Florida.

Michael Brault
Michael Brault, Incorporator

Date: January 17, 1996

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 with
the provisions of all statutes relative to the proper and complete
performance on my duties

BY Michael Brault
MICHAEL BRAULT
Registered Agent

Date: January 17, 1996