

896000016007

NEW HORIZONS FINANCIAL CONCEPTS, INC.

1177 Park Avenue, Suite 5
Orange Park, Florida 32073

200001720712
-02/21/96--01076--004
****130.00 ****130.00

January 20, 1996

THE DIVISION OF CORPORATION
Florida Dept. of State
PO Box 6327
Tallahassee, FL 32314

RECEIVED
FEE 21 PM 3:29
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Dear Sir/Ma'm:

Enclosed please find the articles of incorporation for NEW HORIZONS FINANCIAL CONCEPTS, INC. We request to be incorporated under the Florida Department of State, so as to operate our business under the laws and provisions as set forth by the said Department.

I am enclosing \$130.00 for all costs in order to cover incorporation requirements. Thank you so much.

Sincerely,

was saved!

2/22/96
(TB)



VICTOR L. LABAD
President & CEO
Registered Agent

**ARTICLES OF INCORPORATION
OF
NEW HORIZONS FINANCIAL CONCEPTS, INC.**

FIRST. The name of the corporation is **NEW HORIZONS FINANCIAL CONCEPTS, INC.**

SECOND. Its registered office address in the State of Florida is to be located at 1177 Park Avenue, Suite 5, Orange Park, Florida 32073. The registered agent thereof is **VICTOR L. LABAD** at 1177 Park Avenue, Suite 5, Orange Park, Florida, 32073.

THIRD. The nature of the business and objects and purposes to be transacted, promoted, and carried on, are to do any and all things herein mentioned, as fully and to the same extent as natural persons might or could do, in any part of the world, viz:


"The purpose of the corporation is to engage in any lawful act or activity for which the corporations may be organized under the general Corporation law of Florida."

FOURTH. CAPITALIZATION. The corporation shall have the authority to issue 100 shares of common stock, each share to have No Par value. The shares may be reissued for the consideration expressed in dollars as may be fixed from time to time by the Board of Directors. Other changes and modifications are provided for in the corporate By-Laws.

FIFTH. The names and mailing addresses of each of the incorporators are as follows:

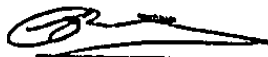

Victor L. Labad

1177 Park Avenue
Suite 5, Orange Park Fl 32073


Macelinda C. Labad

1177 Park Avenue
Suite 5, Orange Park Fl 32073

SIXTH. The Board of Directors shall be elected as provided for in the By-Laws of the corporation. The Initial Board of Directors shall be composed of the following:



VICTOR L. LABAD

President

1177 Park Avenue, Suite 5
Orange Park, FL 32073



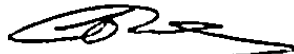
MACELINDA C. LABAD

Vice-President

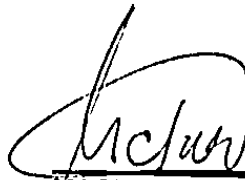
1177 Park Avenue, Suite 5
Orange Park, FL 32073

FILED
96 FEB 21 PM 3:29
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned incorporators have executed these Articles of Incorporation this 20th Day of February, 1996.



VICTOR L. LABAD



MACELINDA C. LABAD

I am hereby familiar with and accept the duties and responsibilities as registered agent for said corporation:



VICTOR L. LABAD

Registered Agent