

P 960000 43855

MORTIMER H. KASS
ATTORNEY AT LAW

SUITE 103, THE PROFESSIONAL CENTRE
9000 SOUTHWEST 37TH COURT
MIAMI, FLORIDA 33176
TELEPHONE: (305) 255-8080

FILED
MAY 16 AM 8:10
CLERK OF STATE
TALLHASSEE, FLORIDA

May 13, 1996

Department of State
Division of Corporations
P. O. Box 6357
Tallahassee, Florida 32314

300001825973
-05/17/96--01014--004
*****70.00 *****70.00

Re: Financial Planning Concepts, Inc.

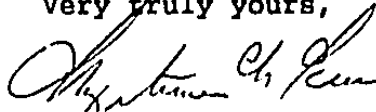
Gentlemen:

Enclosed is an original and one (1) copy of the Articles of Incorporation of the above referenced corporation, together with my check in the sum of \$70.00 to cover the filing fee.

After filing, please return the copy together with your cover letter to the undersigned at the address shown herein.

Thank you for your cooperation in this matter.

Very truly yours,


Mortimer H. Kass

MHK:awm

Enclosures

F. CHESNER MAY 23 1996

ARTICLES OF INCORPORATION
OF
FINANCIAL PLANNING CONCEPTS, INC.

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:

Financial Planning Concepts, Inc.

ARTICLE II PRINCIPAL OFFICE

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

6161 Blue Lagoon Drive
Miami, Florida 33126

ARTICLE III SHARES

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

100 (One Hundred)

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:


Mortimer H. Kass
9000 S.W. 87th Court, Suite 103
Miami, Florida 33176

ARTICLE V INCORPORATOR(S)

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

Paul Soule'
6161 Blue Lagoon Drive, Ste. 360
Miami, Florida 33126

The undersigned incorporator(s) has (have) executed these Articles of Incorporation this 9th day of May, 1996.



Paul Soule'

FILED
96 MAY 16 AM 8:10
TALLAHASSEE, FLORIDA

**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE**

PURSUANT TO THE PROVISIONS OF SECTION 697.0506 OR 617.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED AGENT/REGISTERED OFFICE, IN THE STATE OF FLORIDA.

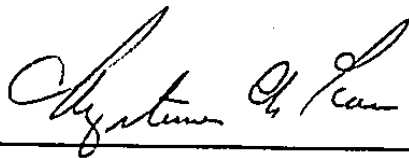
1. The name of the corporation is: Financial Planning Concepts, Inc.

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

Mortimer H. Kass
9000 S.W. 87th Court
Suite 103
Miami, Florida 33176

FILED
96 MAY 16 AM 8:10
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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



Mortimer H. Kass

P96000043855

MORTIMER H. KASS
ATTORNEY AT LAW

SUITE 103, THE PROFESSIONAL CENTRE
9000 SOUTHWEST 87TH COURT
MIAMI, FLORIDA 33176
TELEPHONE (305) 555-8090

July 5, 1996

Florida Department of State
Division of Corporations
Amendment Section
P. O. Box 6327
Tallahassee, Florida 32314

FILED
SEP - 3 1996
TALLAHASSEE, FLORIDA
*****35.00 *****35.00

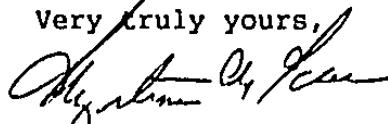
Re: Financial Planning Concepts, Inc.

Gentlemen:

Enclosed please find original Articles of Amendment to change the name of the above referenced corporation to Creative Financial Solutions, Inc., together with a check in the sum of \$35.00 to cover the filing fee.

Thank you for your cooperation in this matter.

Very truly yours,


Mortimer H. Kass

MHK:awm

Enclosures

N. HENDRICKS SEP - 9 1996

Amend

FINANCIAL PLANNING CONCEPTS, INC.

ARTICLES OF AMENDMENT

26 SEP 1996
FILED
SEP 13 1996

FINANCIAL PLANNING CONCEPTS, INC., does hereby file these Articles of Amendment amending its Articles of Incorporation pursuant to Florida Statute 607.1006 et seq. and states:

1. The current name of the corporation is:
Financial Planning Concepts, Inc.
2. On August 30, 1996, the following amendment to the Articles of Incorporation was adopted:
"Article I of the Articles of Incorporation is hereby amended to change the name of the corporation to CREATIVE FINANCIAL SOLUTIONS, INC.
3. This amendment is made by the undersigned who are all of the Shareholders and Directors of the corporation.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Amendment this 30th day of August, 1996.



Paul Soule