

P96000047873

FINANCIAL SERVICES & SOLUTIONS INC.
11182 Fairbanks Grant West
Jacksonville, FL 32223

May 16, 1996

Secretary of State
Division of Corporations
The Capitol
Tallahassee, Florida 32314

EFFECTIVE DATE

Re: FINANCIAL SERVICES & SOLUTIONS, INC.

ENCLOSURE 1 104 122.50
-05/30/96--01002--021
****122.50 ****122.50

Dear Sir:

Enclosed please find an original and one copy of the Articles of Incorporation in the above-captioned matter for filing with your division. Please return one certified copy of the Articles to me for my file.

Also enclosed is a check in the amount of \$122.50 for the incorporation costs:

Thank you for your cooperation in this matter.

Sincerely,

J. W. O'Sheil
J. W. O'Sheil
President

Enclosures: 2 sets Articles of Incorporation
Check \$122.50

D. BROWN JUN - 4 1996

ARTICLES OF INCORPORATION
OF
FINANCIAL SERVICES & SOLUTIONS, INC.

EXPIRATION DATE

NOV 13 1996
10:00 AM
CLERK

Article I - Name

The name of this corporation is FINANCIAL SERVICES & SOLUTIONS, INC.

Article II - Duration

This corporation shall exist perpetually commencing on June 1, 1996.

Article III - Purpose

This corporation is organized:

1. To manufacture, construct, purchase or otherwise acquire and to own, mortgage, pledge, sell, assign, transfer or otherwise dispose of, and to invest in, trade in, deal in and with products, goods, wares, merchandise, real and personal property and services of every kind, class and description.

2. To engage in any activity or business permitted under the laws of the United States and of this State, as the same may be from time to time amended.

Article IV - Capital Stock

This corporation is authorized to issue 100 shares of \$1 DOLLAR (\$1.00) par value common stock, which shall be designated "Common Shares". No shareholder shall be entitled to preemptive rights.

Article V - Initial Registered Office and
Agent

The street address of the initial registered office of this corporation is 11182 Fairbanks Grant West Jacksonville, FL 32223 and the name of the registered agent of this corporation at that address is J. W. O'Sheil.

Article VI - Initial Board of Directors

This corporation shall have ONE (1) director initially. The number of directors may be either increased or diminished from time to time by the by-laws but shall never be less than one. The names and addresses of the initial directors of this corporation are:

J. W. O'Sheil
11182 Fairbanks Grant West
Jacksonville, FL 32223

Article VII - Incorporator

The name and address of the person signing these Articles is J. W. O'Sheil - 11182 Fairbanks Grant West, Jacksonville, Florida 32223.

Article VIII - By-laws

The power to adopt, alter, amend or repeal by-laws shall be vested in the Board of Directors.

Article IX - Meetings by Conference Telephone

Members of the Board of Directors may participate in meetings of the Board of Directors by means of conference telephone as provided by law.

Article X - Action by Directors without a Meeting

The directors of this corporation may take action by written

consent, as provided by law.

Article XI - Indemnification

The corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

Article XII - Amendment

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders as subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 17 day of May, 1996.

J. W. O'Sheil
J. W. O'Sheil

STATE OF FLORIDA
COUNTY OF Seminole

Before me, a Notary Public authorized to take acknowledgements in the State and County set forth above, personally appeared J. W. O'Sheil to me and known by me to be the person who executed the foregoing Articles of Incorporation, and she acknowledged before me that she executed those Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed by official seal, in the state and county aforesaid, this 17 day of May, 1996.

Merrill R. Crouch
Notary Public - State of Florida
at Large.

Address: 2002 Sepher Drive

Fern Park, FL 32730-3111

My commission expires:



MERRILL R. CROUCH
MY COMMISSION & COARSED EXPIRES
April 27, 2000
RENEWED FROM THE FIDELITY AND SURETY CO., INC.

STATE OF FLORIDA

Certificate Designating Place of Business or Domicile for the Service of Process Within This State, Naming Agent Upon Whom Process May be served and Names and Addresses of the Officers and Directors.

The following is submitted, in compliance with
Chapter 48.091, Florida Statutes

a corporation organized (or organizing) under the laws of the State of Florida with its principal office at 11182 Fairbanks Grant West, Jacksonville, FL, 32223 County of S Duval, State of Florida, has named J. W. O'Sheil at 11182 Fairbanks Grant West, of Jacksonville, County of Duval, State of Florida, as its agent to accept service of process within this state.

ACCEPTANCE:

I agree as Registered Agent to accept Service of Process: to keep office open during prescribed hours; to post my name (and any other officers of said corporation authorized to accept service of process at the above Florida designated address) in some conspicuous place in office as required by law.

Jeffrey W. O'Sheil
Registered Agent

CLERK OF COURT
JUL 23 11 46 AM '00