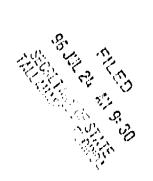
P9600006a956 Susw J Kushel Requestor's Name 2915 State Rd 590 Sle. 18 Address Clearwater, Fe 34619 City/State/Zin Dhone

Office Use Only CORPORATION NAME(S) & DOCUMENT NUMBER(S), (if known): 1. Preferred SAUINGS OF AMERICA, INC. (Corporation Name) (Document #) 3. (Corporation Name) 000001896910 -07/17/96--01076--006 ****122.50 ****122.50 (Document #) 4. (Corporation Name) (Document #) □ Walk in Pick up time Certified Copy Mail out Will wait Photocopy Certificate of Status AMENDMENTS NEW FILINGS Profit Amendment NonProfit Resignation of R.A., Officer/ Director Limited Liability Change of Registered Agent Dissolution/Withdrawal Domestication Other Merger OTHER FILINGS REGISTRATION/ QUALIFICATION Annual Report Foreign Fictitious Name Limited Partnership Name Reservation Reinstatement , -15053

Examiner's Initials

Trademark Other





July 18, 1996

SUSAN J KUSHEL 2915 STATE ROAD 590 SUITE 18 CLEARWATER, FL 34619

SUBJECT: PREFERRED SAVINGS OF AMERICA, INC.

Ref. Number: W96000015053

We have received your document for PREFERRED SAVINGS OF AMERICA, INC. and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

Section 607.0120(6)(b), or 617.0120(6)(b), Florida Statutes, requires that articles of incorporation be executed by an incorporator.

You must list at least one incorporator with a complete business street address.

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) 487-6052.

Kimberly Rolfe Document Specialist

Letter Number: 596A00034890

Attached please find the additions requested.

ARTICLES OF INCORPORATION OF PREFERRED SAVINGS OF AMERICA, INC.

The undersigned incorporator to these Articles of Incorporation is a natural person competent to contract and she hereby forms a corporation under the laws of the State of Florida.

ARTICLE I NAME

The name of the corporation shall be: Preferred Savings of America, Inc.

The principle place of business of this corporation shall be 2915 State Road 590, Suite 18, Clearwater, Florida 34619.

ARTICLE II NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States of America, the State of Florida or any state, county, territory or nation.

ARTICLE III CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any time is 10,000 shares of common stock having no par value.

ARTICLE IV ADDRESS

The street address of the initial registered office of the corporation shall be 2915 State Road 590, Suite 18, Clearwater, Florida 34619.

ARTICLE V REGISTERED AGENT

The name of the initial registered agent of the corporation shall be Susan J. Kushel, the address of the initial registered agent is 2915 State Road 590, Suite 18, Clearwater, Florida 34619.

ARTICLE VI TERMS OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VII PRE-EMPTIVE RIGHTS

Every shareholder upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his prorata share thereof at the price which it is offered to others.

ARTICLE VIII DIRECTORS

The number of directors constituting the initial board of directors is one; and the name and address of the person who will serve as the initial director is:

> Susan J. Kushel 2915 State Road 590, Suite 18

2915 State Road 590, Suite 18
Clearwater, Florida 34619

REGISTERED AGENT
OF PREFERRED SAVINGS OF AMERICA, INC.

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted in compliance with said act with said act.

That the above-named corporation desiring to organize under the laws of the State of Florida with it's principle office as shown below has named the undersigned as its agent to accept service of process within this State at the address set forth below.

<u>ACKNOWLEDGMENT AND</u>

Having been named to accept service of process for the above named corporation, at the place designated in these Articles of Incorporation, I hereby accept to act in this capacity, and agree to comply with the provisions of the laws of the State of Florida relative to keeping open said office.

Susan Kushel

Registered Agent's Information

Susan J. Kushel 2915 State Road 590, Suite 18 Clearwater, Florida 34619

Principle Offices Information 2915 State Road 590, Suite 18 Clearwater, Florida 34619

Incorporator's Name and Address

Susan J. Kushel

2915 State Road 590, Suite 18 Clearwater, Florida 34619