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AFFORDABLE LEGAL CLINIC, INC.
426 E. Highway 434 • Winter Springs, Florida 32708
(407) 327-5207 • FAX: (407) 327-1315

July 26, 1996

FILED
96 JUL 29 AM 11:18
TALLAHASSEE, FLORIDA

Secretary of State
Division of Corporations
Post Office Box 6327
The Capitol
Tallahassee, Florida 32399-6327

100001907651
-07/30/96--01044--001
*****70.00 *****70.00

Re: **FINANCIAL STRENGTH, INC.**

Dear Sir:

Enclosed please find two copies of Articles of Incorporation and Registered Agent's Certificate for a new Florida corporation now being formed -- **FINANCIAL STRENGTH, INC.**

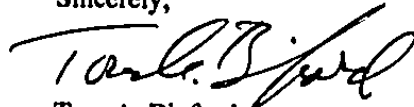
Also enclosed please find our check in the amount of \$70.00. This check includes payment for the following:

Filing fee	\$35
Registered Agent's Designation	35
TOTAL	\$70.00

Please send the duplicates of the Articles of Incorporation and Registered Agent's Certificate to Affordable Legal Clinic, Inc., 426 E. Hwy 434, Winter Springs, Florida 32708.

Your cooperation in this matter is appreciated.

Sincerely,



Tom A. Binford

Enclosures

TAB:rr

7-30-96

ARTICLES OF INCORPORATION
OF
FINANCIAL STRENGTH, INC.

FILED
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CLERK OF DISTRICT COURT
SANFORD, FLORIDA

ARTICLE I. NAME.

The name of the Corporation is FINANCIAL STRENGTH, INC.

ARTICLE II. DURATION.

This Corporation shall have perpetual existence.

ARTICLE III. PURPOSE.

This Corporation is organized to transact and carry on any activity or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV. CAPITAL STOCK.

This Corporation is authorized to issue 1,000 shares of one dollar (\$1.00) par value common stock.

ARTICLE V. MANAGEMENT.

A. Pursuant to the provisions of Section 607.111, Florida Statutes, as the same exists upon the adoption of these Articles of Incorporation, the business of this Corporation may be managed by the shareholders of the Corporation, rather than by a Board of Directors.

B. Should the shareholders of the Corporation so elect, they may by resolution and bylaw establish a Board of Directors to manage the business of this Corporation. In such event, the shareholders shall prescribe the duties, functions and methods of operation of such Board of Directors with particularity and in appropriate bylaws.

ARTICLE VI. INITIAL REGISTERED OFFICE AND AGENT.

The street address and mailing address of the initial registered agent of this Corporation is 138 Kelly Circle, Sanford, Florida 32773. The principal street address of the Corporation is 138 Kelly Circle, Sanford, Florida 32773. The principal mailing address of the Corporation is 138 Kelly Circle, Sanford, Florida 32773. The name and address of the initial registered agent of this Corporation is Robert J. Bonnewell, 138 Kelly Circle, Sanford, Florida 32773.

ARTICLE VII. INCORPORATOR.

The name and address of the person signing these Articles of Incorporation is:
Robert J. Bonnewell, 138 Kelly Circle, Sanford, Florida 32773.

ARTICLE VIII. 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 pro-rata share thereof (as nearly as may be done without issuance of fractional shares) at the same price per share at which shares are offered to others.

ARTICLE IX. AMENDMENTS.

These Articles of Incorporations may be amended in the manner provided by law. Every amendment shall be approved by the shareholders representing a majority of the outstanding shares of the Corporation entitled to vote thereon.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation on this 26 day of JULY, 1996.

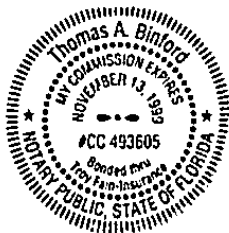

ROBERT J. BONNEWELL

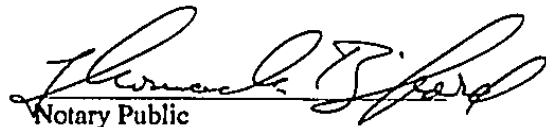
STATE OF FLORIDA

COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this day personally appeared before me, an officer duly authorized to administer oaths and take acknowledgments, ROBERT J. BONNEWELL, to me well known to be the person described in and who executed the foregoing Articles of Incorporation, and acknowledged before me that he executed the same freely and voluntarily and for the purposes therein expressed. ROBERT J. BONNEWELL presented FLA. DR. LIC. #B540-770-71-411-0 as identification.

WITNESS my hand and official seal at Winter Springs, County of Seminole, State of Florida, this 26th day of JULY, 1996.




Notary Public

CERTIFICATE OF REGISTERED AGENT
FOR
FINANCIAL STRENGTH, INC.

DESIGNATION

I, ROBERT J. BONNEWELL, as the Incorporator named in the Articles of Incorporation of FINANCIAL STRENGTH, INC., a corporation for profit, hereby designate ROBERT J. BONNEWELL as Registered Agent for the service of process within the State of Florida for FINANCIAL STRENGTH, INC. The street address and mailing address of the initial registered agent of this Corporation is 138 Kelly Circle, Sanford, Florida 32773. The principal street address of the Corporation is 138 Kelly Circle, Sanford, Florida 32773. The principal mailing address of the Corporation is 138 Kelly Circle, Sanford, Florida 32773. The name and address of the initial registered agent of this Corporation is ROBERT J. BONNEWELL, 138 Kelly Circle, Sanford, Florida 32773. This designation is made in conformity with Florida Statutes Sections 48.091 and 607.1501 - .1505.


ROBERT J. BONNEWELL

ACCEPTANCE

I, ROBERT J. BONNEWELL, doing business at the street address of 138 Kelly Circle, Sanford, Florida 32773, do hereby consent to my appointment as Registered Agent for the service of process upon FINANCIAL STRENGTH, INC., a Florida corporation. I am familiar with and accept the obligations provided for in Florida Statutes Sections 48.091 and 607.1501 - .1505.


ROBERT J. BONNEWELL

FILED
95 JUN 29 10:11:18
CLERK OF COURT
SANFORD, FLORIDA