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Brymar Financial Group, Inc.

FILED

96 AUG -9 PM 12:23
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Daniel J. Weinberg
Certified Public Accountant

MEMBER:
American Institute of C.P.A.'s
New York State Society of C.P.A.'s
Florida Institute of C.P.A.'s

August 6, 1996

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*****70.00 *****70.00

Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

RE: AMERICAN BUSINESS CONCEPTS, INC.

To Whom It May Concern:

Enclosed are original Articles of Incorporation together with one (1) copy along with a check in the amount of \$70.00 to cover the filing fees.

Please send acknowledgement receipt to: AMERICAN BUSINESS CONCEPTS, INC.

C/O DANIEL J. WEINBERG, CPA
23123 STATE ROAD 7, SUITE 301
BOCA RATON, FL. 33428

Very truly yours,

Daniel J. Weinberg
Certified Public Accountant

DJW/11

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ARTICLES OF INCORPORATION
OF
AMERICAN BUSINESS CONCEPTS, INC.

FILED
96 AUG -9 PM 12:22
SECRET
TALLAHASSEE, FLORIDA

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:
AMERICAN BUSINESS CONCEPTS, INC.

ARTICLE II - PRINCIPAL OFFICE

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

6574 N. STATE ROAD 7, SUITE 297
COCONUT CREEK, FL 33073

ARTICLE III - CAPITAL STOCK

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

ONE THOUSAND (1,000) SHARES AT TEN CENTS (\$.10) EACH

ARTICLE IV - INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial registered agent is:

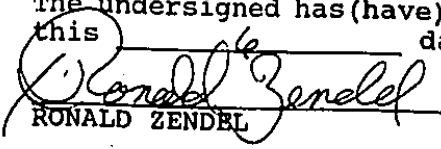
RONALD ZENDEL
6574 N. STATE ROAD 7, SUITE 297
COCONUT CREEK, FL 33073

ARTICLE V - INCORPORATOR(S)

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

RONALD ZENDEL
6574 N. STATE ROAD 7, SUITE 297
COCONUT CREEK, FL 33073

The undersigned has(have) executed these Articles of Incorporation this 16 day of AUGUST, 1996.


RONALD ZENDEL

ARTICLE VI - PURPOSES

**Business Purpose: THIS CORPORATION IS ORGANIZED FOR THE PURPOSES
OF MARKETING AND ADVERTISING.**

CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE

FILED
96 AUG -9 PM 12:23
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Pursuant to the provisions of section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the Corporation is:

AMERICAN BUSINESS CONCEPTS, INC.

The registered agent and office is:

RONALD ZENDEL
6574 N. STATE ROAD 7, SUITE 297
COCONUT CREEK, FL 33073

X Ronald ZenDEL
RONALD ZENDEL

8/6/96
DATE

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 POSITIONS AS REGISTERED AGENT.

X Ronald ZenDEL
RONALD ZENDEL

8/6/96
DATE

CONSENT TO OBTAIN ASSISTANCE IN THE PREPARATION
OF ARTICLES OF INCORPORATION FOR
AMERICAN BUSINESS CONCEPTS, INC.

BE IT KNOWN, that the office of DANIEL J. WEINBERG, CPA has provided assistance to the undersigned in filing Articles of Incorporation with Florida Department of State, Division of Corporations.

Each Corporation is a separate entity and as such has specific goals, needs and requirements. It is therefore recommended by this office that corporate documents be reviewed by your legal counsel. We have provided assistance only in filing your Articles of Incorporation, providing a tax and accounting service and do not attempt to render any legal advice.

If there is more than one unrelated shareholder, it is strongly recommended that legal counsel be retained to prepare a shareholder's agreement, a buy/sell agreement and other agreements which clearly address potential conflicts between shareholder's clarifying how such conflicts will be legally resolved.

The professional advice of your legal counsel to ascertain exact compliance with all statutory requirements is strongly recommended.

I (WE), THE UNDERSIGNED INCORPORATOR(S), HEREBY CLEARLY UNDERSTAND THAT THE OFFICE OF DANIEL J. WEINBERG, CPA IS ONLY PROVIDING ASSISTANCE IN FILING ARTICLES OF INCORPORATION FOR AMERICAN BUSINESS CONCEPTS, INC. WITH FLORIDA DEPARTMENT OF STATE, DIVISION OF CORPORATIONS, AND THE OFFICE OF DANIEL J. WEINBERG HAS CLEARLY RECOMMENDED TO ME (US) TO SEEK PROFESSIONAL ADVICE FROM LEGAL COUNSEL TO ENSURE THAT ALL LEGAL MATTERS ARE PROPERLY ADDRESSED.

8/6/76

DATE


RONALD ZENDEL