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REFERENCE :

054264

4730446

AUTHORIZATION :

COST LIMIT: \$ 70.00

ORDER DATE : August 14, 1996

ORDER TIME :

10:26 AM

ORDER NO. :

054264

800001924826

CUSTOMER NO:

4730446

CUSTOMER: Donna J. Turetsky, Esq

STEPHEN J. SILVERBERG ESQ

1010 Franklin Ave

Garden City, NY 11530

DOMESTIC FILING

NAME:

JNS PLANNING OF FLORIDA, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION

CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

CERTIFIED COPY

PLAIN STAMPED COPY

CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Lori R. Dunlap

EXAMINER'S INITIALS:

CIMERO PM 1: 10

ARTICLES OF INCORPORATION OF

JNS PLANNING OF FLORIDA, INC.

The undersigned, being an individual, does hereby act as incorporator in adopting the following Articles of Incorporation for the purpose of organizing a corporation for profit, pursuant to the provisions of the Florida Business Corporation Act.

FIRST: The corporate name for the corporation (hereinafter called the "corporation") is JNS PLANNING OF FLORIDA. INC.

SECOND: The street address, wherever located, of the principal office of the corporation is 3700 Airport Road, Suite 209; Boca Raton, FL 33431.

THIRD: The number of shares that the corporation is authorized to issue is 200, all of which are without par value and are of the same class and are to be Common shares.

FOURTH: The street address of the initial registered office of the corporation in the State of Florida is 3700 Airport Road, Suite 209; Boca Raton, FL 33431.

The name of the initial registered agent of the corporation at the said registered office is Charles Arnold.

The written acceptance of the said initial registered agent, as required in Section 607.0501(3) of the Florida Business Corporation Act, is set forth following the signature of the incorporator and is made a part of these Articles of Incorporation.

FIFTH: The name and the address of the incorporator are:

NAME

ADDRESS

Mark Anspacher

500 Central Avenue Albany, NY 12206

SIXTH: The purposes for which the corporation is organized are to engage in any lawful business for which corporations may be organized under the Florida Business Corporation Act.

SEVENTH: The duration of the corporation shall be perpetual.

DIVISION OF CORPORATION

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PIGHTH: The corporation shall, to the fullest extent permitted by the provisions of the Florida Business Corporation Act, as the same may be amended and supplemented, indemnify any and all persons whom it shall have power to indemnify under said provisions from and against any and all of the expenses, liabilities, or other matters referred to in or covered by said provisions, and the indemnification provided for herein shall not be deemed exclusive of any other rights to which those indemnified may be entitled under any Bylaw, vote of shareholders or disinterested directors, or otherwise, both as to action in his official capacity and as to action in another capacity while holding such office, and shall continue as to a person who has ceased to be a director, officer, employee, or agent and shall inure to the benefit of the heirs, executors, and administrators of such a person.

NINTH: Whenever the corporation shall be engaged in the business of exploiting natural resources or other wasting assets, distributions may be paid in cash out of depletion or similar reserves at the discretion of the Board of Directors and in conformity with the provisions of the Florida Business Corporation Act.

Signed on June 28, 1996

Mark Anspacher, Incorporator

Having been named as registered agent and to accept service of process for the above-named corporation at the place designated in these Articles of Incorporation, 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 as registered agent.

Date:

Charles Arnold

CSC:003823.005

SECRETARY OF STATE
DIVISION OF CORPORATIONS