

P96000069935

Karen J. Shefsky
208 SW 28th Avenue
Delray Beach, Florida 33445
Tel.: (407) 274-8477

August 13, 1996

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

200001 SEP 22 1996
-00/20/005--01151--001
WWW122.SCI WWW122.SCI

RE: Transmittal Letter
Filing for a Profit Corporation

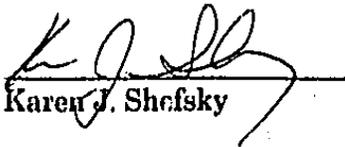
Dear Sir or Madam,

Enclosed you will find an *original* and a *copy* of the Articles of Incorporation for **ADVANTAGE FINANCIAL SERVICES, INC.**, along with a check for the amount of \$122.50, composed of the following:

Filing Fees	\$ 35.00
Registered Agent Designation	\$ 35.00
Certified Copy of Articles	\$ 52.50

Thank you for processing this submission as soon as possible.

Sincerely,


Karen J. Shefsky

AUG 22 1996

FILED
96 AUG 20 PM 11:09
SECRETARY OF STATE
TALLAHASSEE, FLORIDA
BSB

**ARTICLES OF INCORPORATION
OF
ADVANTAGE FINANCIAL SERVICES, INC.**

FILED
96 AUG 20 AM 11:09
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, acting as Incorporator of a corporation under the Florida Business Corporation Act pursuant to the provisions of section 607.0202, Florida Statutes, adopts the following Articles of Incorporation for such corporation:

ARTICLE I

Name and Addresses:

The name of this corporation is **ADVANTAGE FINANCIAL SERVICES, INC.**, and its initial place of business is to be located at: 208 SW 28th Avenue, Delray Beach, Florida 33445 and its mailing address to be: Post Office Box 7782, Delray Beach, Florida 33482.

ARTICLE II

Purpose:

The purpose is to engage in any activities or business permitted under the laws of the United States and of the State of Florida.

ARTICLE III

Capital Stock:

The corporation is hereby authorized to issue One Thousand (1,000) shares, all of one class, at One Dollar (\$1.00) par value.

ARTICLE IV

Initial Registered Agent:

The Name and address of the initial registered agent is Karen J. Shefsky, 208 SW 28th Avenue, Delray Beach, Florida 33445.

ARTICLE V

Initial Directors and officers:

The number of individuals constituting the initial Board of Directors is two (2), whose names and addresses are as follows:

DIRECTORS:

David I. Shefsky
208 SW 28th Avenue
Delray Beach, Florida 33445

Karen J. Shefsky
208 SW 28th Avenue
Delray Beach, Florida 33445

OFFICERS of said corporation are:

PRESIDENT:

Karen J. Shefsky

VICE-PRESIDENT:

David I. Shefsky

TREASURER:

Karen J. Shefsky

SECRETARY:

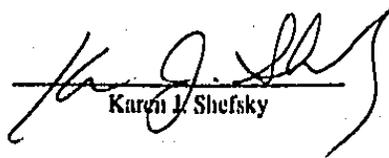
David I. Shefsky

ARTICLE VI

Amendment of Articles:

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 is subject to this reservation.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation this ___ day of August 1996.


Karen J. Shefsky

STATE OF FLORIDA)

COUNTY OF PALM BEACH)

BEFORE ME the undersigned authority, personally appeared KAREN J. SHEFSKY, to me known by the person who executed the foregoing Articles of Incorporation, and she acknowledged to and before me that she executed the same for the purposes expressed therein.

SWORN AND SUBSCRIBED to before me this 14th day of August, 1996.

CPL. Richard J. Bergamini
NOTARY PUBLIC, STATE OF FLORIDA
ID 4129
PALM BEACH COUNTY SHERIFF'S OFFICE
345 S. CONGRESS AVE
DELRAY BCH, FL 33445

**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE
FOR THE SERVICE OF PROCESS WITHIN FLORIDA
NAMING AGENT UPON WHOM PROCESS MAY BE SERVED**

Pursuant to the provisions of sections 607.0501 and 607.0504, respectively, Florida Statutes, the following is submitted:

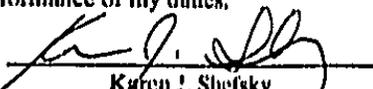
That **ADVANTAGE FINANCIAL SERVICES, INC.**, desiring to organize and qualify under the laws of the State of Florida, with its principal place of business located at:
208 SW 28th Avenue, Delray Beach, Florida 33445
has named **Karen J. Shefsky**, 208 SW 28th Avenue, Delray Beach, Florida 33445, as its agent to accept service of process within Florida.

Signature: 
Karen J. Shefsky

Title: President/Incorporator

Dated: 8-14-96

Having been named to accept service of process for the above stated corporation, at the place designated in this Certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.

Signature: 
Karen J. Shefsky

Dated: 8-14-96

FILED
96 AUG 20 AM 11:09
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

STATE OF FLORIDA)
)
COUNTY OF PALM BEACH)

BEFORE ME, the undersigned authority, personally appeared Karen J. Shefsky, to me well known, who after being duly cautioned upon her oath deposes and states that she has executed the foregoing instrument for the purposes contained herein.

SUBSCRIBED AND SWORN to before me this 14 day of August 1996.

CPL. Richard J. Benjamin
NOTARY PUBLIC, STATE OF FLORIDA
EO 4129
PALM BEACH COUNTY SHERIFF'S OFFICE
345 S. CONGRESS AVE
DELRAY BCH, FL 33445