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LETTER OF INTENTION TO FILE  
ARTICLES OF INCORPORATION

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

August 21, 1996

Sandra B. Mortham, Secretary of State  
Florida Department of State  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

900001930159  
-08/23/96--01003--004  
\*\*\*\*\*70.00 \*\*\*\*\*70.00

Dear Secretary of State:

Enclosed find one original and one copy of the Articles of Incorporation for Your Money Recovery Services, Inc.

Also find enclosed a check made payable to the Secretary of State in the amount of \$70.00 which includes the statutory filing fee. Your assistance in establishing the corporation to be known as Your Money Recovery Services, Inc. is appreciated.

Respectfully,



Marla S. Keehn, Secretary  
201 3rd Avenue  
Indianapolis, FL 32903

/msk

PAH  
8/23/96

**ARTICLES OF INCORPORATION  
OF  
YOUR MONEY RECOVERY SERVICES, INC.**

FILED  
96 AUG 22 PM 3:20  
CLERK OF CIRCUIT COURT  
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 ONE - NAME**

The name of the corporation shall be Your Money Recovery Services, Inc.

**ARTICLE TWO - PRINCIPAL OFFICE**

The principal place of business and mailing address of this corporation shall be 201 3rd Avenue, Indialantic, Florida 32903.

**ARTICLE THREE - SHARES**

The aggregate number of shares which the corporation shall have authority to issue is 1,500 of no par value each.

**ARTICLE FOUR - INITIAL REGISTERED AGENT AND STREET ADDRESS**

The name and address of the initial registered agent is Marla S. Keehn, 201 3rd Avenue, Indialantic, FL 32903

**ARTICLE FIVE - INCORPORATORS**

The name and street address of the incorporator to these Articles of Incorporation is Marla S. Keehn, 201 3rd Avenue, Indialantic Florida, 32903

**ARTICLE SIX**

The number of directors constituting the initial Board of Directors is three, and the names and addresses of the person or persons who are to serve as directors until the first annual meeting of the shareholders or until their successors are elected and qualified are:

<u>Name</u>	<u>Mailing Address</u>
Marla S. Keehn	201 3rd Avenue, Indialantic, FL 32903
Bobby C. McCoy	201 3rd Avenue, Indialantic, FL 32903
Benjamin Hacker	2917 Prince Oak Court, St. Cloud, FL 34769

Page Two  
Articles of Incorporation  
Your Money Recovery Services, Inc.

FILED

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

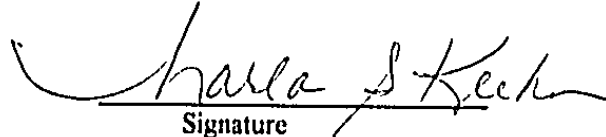
**ARTICLE SEVEN**

The Board of Directors is empowered to make, alter or repeal the Bylaws of the corporation without restriction of their powers conferred by statute.

**ARTICLE EIGHT**

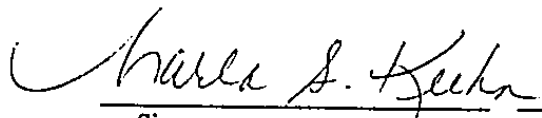
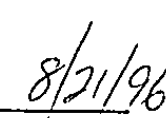
The powers of the incorporators cease upon filing of the Articles of Incorporation.

*The undersigned incorporator has executed these Articles of Incorporation this 21st day of August, 1996.*

  
Signature

**ARTICLE 10 - CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE**

*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 position as registered agent.*

   
Signature Date



*Your Money Recovery Services, Inc.*

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October 8, 1996

300001972053  
-10/11/96--01090--026  
\*\*\*\*\*43.75 \*\*\*\*\*43.75

Division of Corporations  
PO Box 6327  
Tallahassee, Florida 32314

Enclosed please find an amendment to the Articles of Incorporation for Your Money Recovery Services. Also enclosed is a check in the amount of \$43.75 which represents the filing fee plus \$8.75 for a certificate of status.

The amendment is to change the name from Your Money Recovery Services, Inc. to Fiber Specialties, Inc.

Please contact me at (407) 676-3028 if you have any questions.

Sincerely,

Bobby C. McCoy

*added capacity per*

201 3rd Ave  
Indialantic, FL 32903

FILED  
96 OCT 11 PM 12:58  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA

10/17  
*Jon*  
*Name Change*  
*Ch.S.*

ARTICLES OF AMENDMENT  
TO  
ARTICLES OF INCORPORATION  
OF

FILED  
96 OCT 11 PM 12:58  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA

**YOUR MONEY RECOVERY SERVICES, INC.**

*Pursuant to the provisions of section 607.1006, Florida Statutes, this Florida profit corporation adopts the following articles of amendment to its articles of incorporation.*

**FIRST:** Amendment(s) adopted:

Article One:

The name of the corporation is hereby changed to Fiber Specialties, Inc.

**SECOND:** If an amendment provides for an exchange, reclassification, or cancellation of issued shares, provisions for implementing the amendment if not contained in the amendment itself, are as follows:

Not applicable

**THIRD:** The date of the amendment's adoption: October 10, 1996.

**FOURTH:** Adoption of Amendment

The amendment was adopted by the board of directors without shareholder action and shareholder action was not required.

Signed this 10th day of October, 1996

Signature: \_\_\_\_\_

Bobby C. McCoy, President &  
Director