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Page 1 of 3

10/14/96

FLORIDA DIVISION OF CORPORATIONS
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TO: DIVISION OF CORPORATIONS

FAX #: (904) 922-4001

FROM: DONLEVY-ROSEN & ROSEN, P.A.
CONTACT: HOWARD D ROSEN
PHONE: (305) 447-0061

ACCT#: 076450000216

FAX #: (305) 444-3683

NAME: ADVANCED ASSET PROTECTION INSTITUTE, INC.

AUDIT NUMBER.....H96000014428

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

CERT. OF STATUS...0

PAGES..... 2

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TO: DIVISION OF CORPORATIONS

FAX #: (904) 922-4001

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10-14-96

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SECRET
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Advanced Asset Protection Institute, Inc.

ARTICLES OF INCORPORATION

The undersigned, desiring to incorporate a corporation under the provisions of the Florida Business Corporation Act, does hereby certify:

1. The name of the corporation is: **Advanced Asset Protection Institute, Inc.**

2. The general nature of the business to be transacted by the Corporation shall be to engage in and to do any lawful act permitted under the laws of the United States of America and of the State of Florida.

3. The aggregate number of shares of capital stock which the Corporation shall have authority to issue is One Thousand (1,000) shares of common stock.

4. The initial registered office of the Corporation shall be located at: 133 Sevilla Avenue, Coral Gables, FL 33134, and the initial registered agent shall be Patricia Donlevy-Rosen.

5. The mailing address of the Corporation shall be: 133 Sevilla Avenue, Coral Gables, FL 33134.

6. The name and address of the sole incorporator hereof is: Patricia Donlevy-Rosen, 133 Sevilla Avenue, Coral Gables, FL 33134.

7. The name and address of the initial directors are: Patricia Donlevy-Rosen, 133 Sevilla Avenue, Coral Gables, FL 33134, and Howard D. Rosen, 133 Sevilla Avenue, Coral Gables, FL 33134.

8. The formation of the Corporation shall be effective as of the 14th day of October, 1996.

IN WITNESS WHEREOF, the undersigned has executed this document on the 14th day of October, 1996.

This instrument prepared by:
PATRICIA DONLEVY-ROSEN, ESQ.
Florida Bar No. 0829137
DONLEVY-ROSEN & ROSEN, P.A.
133 Sevilla Avenue
Coral Gables, FL 33134
(305)447-0061


Patricia Donlevy-Rosen

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96 OCT 14 PM 12:26
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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###H96000014428###

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

IN COMPLIANCE WITH SECTION 48.091, FLORIDA STATUTES, THE
FOLLOWING IS SUBMITTED:

FIRST: That Advanced Asset Protection Institute, Inc. desiring
to organize or qualify under the laws of the State of Florida, with its
principal place of business in the city of Coral Gables, State of
Florida, has named PATRICIA DONLEVY-ROSEN, located at 133 Sevilla Avenue,
City of Coral Gables, State of Florida, as its agent to accept service
within Florida.

SECOND: Having been named as agent to accept service of
process for the above named 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.

BY: 
PATRICIA DONLEVY-ROSEN

Date: October 14, 1996

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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