

DUBROW
DUKER &

ASSOCIATES, P.A.

P97000025052

March 14, 1997

ACCOUNTANTS & FINANCIAL PLANNERS

2840 University Drive • Coral Springs, Florida 33065
Telephone (954) 345-0323 • Facsimile (954) 341-9766

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

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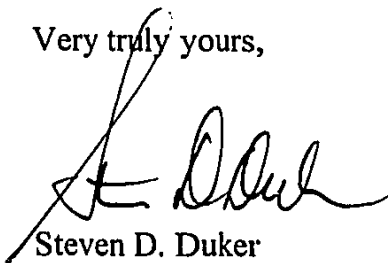
RE: Financial Marketing Concepts of America, Inc.

Gentlemen:

Enclosed please find the original and one copy of Articles of Incorporation, together with my check in the amount of \$122.50.

This represents the cost of the Filing Fees, Certified Copy of Articles of Incorporation and Fee for Registered Agent Designation for the above named corporation.

Very truly yours,



Steven D. Duker
Dubrow Duker & Associates, P.A.

FILED
97 MAR 17 PM 4:45
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

DMC
3/19/97

ARTICLES OF INCORPORATION
of

Financial Marketing Concepts of America, Inc.

FILED
97 MAR 17 PM 4:45
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned subscriber(s) to these Articles of Incorporation, natural person(s) competent to contract, hereby form a corporation under the laws of the State of Florida.

ARTICLE I - CORPORATE NAME

The name of the corporation is:

Financial Marketing Concepts of America, Inc.

ARTICLE II - DURATION

This corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE III - PURPOSE


The corporation is organized for the purpose of engaging in activities or business permitted under the laws of the United States and the State of Florida. The Purpose of the company is to engage in financial marketing concepts.

ARTICLE VII - INCORPORATORS

The names and addresses of the incorporators signing these Articles of Incorporation are as follows:

Ray Marois, Jr.
8890 N.W. 78th Court, #347
Tamarac, Florida 33321

IN WITNESS WHEREOF, the undersigned subscriber(s) have executed these Articles of Incorporation this ____ day of March, 1997.

 (Seal)

ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue one thousand shares (1000) of One Dollar(s) (\$1.00) par value Common Stock, which shall be designated "Common Shares."

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The principal office, if known, or the mailing address of the corporation is:

**Financial Marketing Concepts of America, Inc.
8890 N.W. 78th Court, #347
Tamarac, Florida 33321**

The name and street address of the Initial Registered Agent of this Corporation is:

**Dubrow Duker & Associates, P.A.
2840 University Drive
Coral Springs, Florida 33065**

ARTICLE VI - INITIAL BOARD OF DIRECTORS

The corporation shall have one (1) director(s) initially. The number of directors may be either increased or diminished from time to time by the by-laws, but shall never be less than one (1). The names and address of the initial director(s) of the corporation is/are as follows:

**Ray Marois, Jr.
8890 N.W. 78th Court, #347
Tamarac, Florida 33321**

CERTIFICATE AND ACKNOWLEDGMENT
OF REGISTERED AGENT

*Certificate of Registered Agent
of*

Financial Marketing Concepts of America, Inc.

Pursuant to Florida Statutes 48.091 and 607.0501, the following is submitted:

The above corporation, desiring to organize under the laws of the State of Florida with its registered office as indicated in the Articles of Incorporation at:

2840 University Drive
Coral Springs, Florida 33065

has named Dubrow Duker & Associates, P.A., located at the aforesaid address, as its Registered Agent to accept service of process within this state.

ACKNOWLEDGMENT

Having been named as registered Agent to accept service of process for the above stated corporation at the place designated in this certificate, and being familiar with the obligations of that position, I hereby accept to act in this capacity, and agree to comply with the provisions of Florida Law in keeping open said office.


Steven D. Duker
Dubrow Duker & Associates, P.A.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA