

P97000032407

FRANCINE CLAIR LANDAU

Attorney At Law

1301 Riverplace Boulevard, Suite 740
Jacksonville, Florida 32207

Telephone: (904) 398-8488

Fax: (904) 398-8434

April 3, 1997

Department of State
Division of Corporations
Post Office Box 6327
Tallahassee, Florida 32314

*Call when
filed*

Re: Accelerated Receivables Managment, Inc.

Dear Sirs:

Enclosed please find the two original signed Articles of Incorporation for the captioned corporation, along with my firm check in the amount of \$122.50. Please be kind enough to send my certified copy back, via overnight delivery with the enclosed envelope, as soon as possible.

If you have any questions about this document, or need to make any changes before filing, please call my office. Please do not return the document without calling. You may call collect, if necessary. Thank you for your usual prompt attention.

Sincerely,

FRANCINE CLAIR LANDAU

000002139800--3
-04/10/97--01104--006
***122.50 ***122.50

FCL/f
Enclosures

Francine

GAVE

AUTHENTICATION BY PHONE TO

CORRECT *Principal office*

DATE *4/8/97*

DOC. EXAM. *BR*

FILED
97 APR -8 AM 9:28
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

*688, 634, 671
W97-8098*

B. REGIST. APR 8 1997



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

April 8, 1997

FRANCINE CLAIR LANDAU, ESQUIRE
1301 RIVERPLACE BLVD
SUITE 740
JACKSONVILLE, FL 32207

SUBJECT: ACCELERATED RECEIVABLES MANAGEMENT, INC.
Ref. Number: W97000008098

We have received your document for ACCELERATED RECEIVABLES MANAGEMENT, INC.. However, upon receipt of your document no check was enclosed. Please send a check or money order payable to the Department of State for \$122.50. Your document will be retained in our pending file. Please return a copy of this letter to ensure that your check is properly credited.

According to section 607.0202(1)(b) or 617.0202(1)(b), Florida Statutes, you must list the corporation's principal office, and if different, a mailing address in the document. If the principal address and the registered office address are the same, please indicate so in your document.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6919.

Beth Register
Corporate Specialist Supervisor

Letter Number: 997A00017504

FRANCINE CLAIR LANDAU

Attorney At Law

1301 Riverplace Boulevard, Suite 740
Jacksonville, Florida 32207

Telephone: (904) 398-8488

Fax: (904) 398-8434

April 8, 1997

BY OVERNIGHT DELIVERY

Department of State
Division of Corporations
409 East Gaines Street
Attention: Beth-New Filings
Tallahassee, Florida 32301

Re: Accelerated Receivables Management, Inc.

Dear Beth:

In accordance with our telephone conversation this morning, enclosed please find my firm check in the amount of \$122.50 which I understand was left out of our first package to you. I also understand that you will note the Articles submitted to show that the principal office and registered office address will be the same.

As I explained, it is imperative that we know this corporate name is accepted. You offered to call me tomorrow to let me know that the corporation is filed with your office. I appreciate that offer and I look forward to your call. Thank you for your personal attention to this matter.

Sincerely,


FRANCINE CLAIR LANDAU

FCL\f
Enclosure

ARTICLES OF INCORPORATION

OF

ACCELERATED RECEIVABLES MANAGEMENT, INC.

FILED
97 APR -8 AM 9:28
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, acting as Incorporator of a corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation for such Corporation:

ARTICLE I - NAME

The name of the corporation is ACCELERATED RECEIVABLES MANAGEMENT, INC.

ARTICLE 2 - DURATION

The period of its duration is perpetual.

ARTICLE 3 - PURPOSE

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

ARTICLE 4 - STOCK

The Corporation shall have the authority to issue one thousand (1,000.00) shares of common stock, all of one class, having a par value of One Dollar (\$1.00).

ARTICLE 5 - REGISTERED OFFICE

The address of its initial registered office is:

1301 Riverplace Boulevard, Suite 740
Jacksonville, Florida 32207

and the name and address of its initial registered agent is:

FRANCINE CLAIR LANDAU, ESQUIRE
1301 Riverplace Boulevard, Suite 740
Jacksonville, Florida 32207

The principal office is the same as the registered office address.

ARTICLE 6 - DIRECTORS

The number of Directors constituting its initial Board of Directors shall be two. The number of Directors may be changed from time to time, but shall never be less than two (2). The names and addresses of the initial Board of Directors are as follows:

FRANCINE CLAIR LANDAU
1301 Riverplace Boulevard
Jacksonville, Florida 32207

ANTONIO CRUZ
1301 Riverplace Boulevard
Jacksonville, Florida 32207

ARTICLE 7 - INCORPORATOR

FRANCINE CLAIR LANDAU
1301 Riverplace Boulevard, Suite 740
Jacksonville, Florida 32207

DATED this 3rd day of April, 1997.


FRANCINE CLAIR LANDAU

STATE OF FLORIDA

COUNTY OF DUVAL

BEFORE ME, the undersigned authority personally appeared, FRANCINE CLAIR LANDAU, who is to me well known to be the person described in and who subscribed the above Articles of Incorporation, and she did freely and voluntarily acknowledge before me according to law that she made and subscribed the same for the use and purposes therein mentioned and set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and my official seal, at Jacksonville, in said County and State,

this 3rd day of April, 1997.

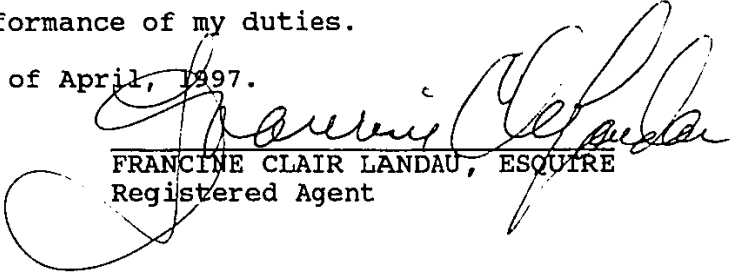
NOTARY PUBLIC

My Commission expires:

ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process for the above stated Corporation, at the place designated herein, 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.

DATED this 3rd day of April, 1997.


FRANCINE CLAIR LANDAU, ESQUIRE
Registered Agent

FILED
97 APR - 8 AM 9:28
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

P 970000324108
Law Offices of
JOHN E. KOPSON

JOHN KOPSON
ADMITTED TO FLORIDA BAR,
FEDERAL BAR, U.S. TAX COURT

CHERYL SLOAT
CERTIFIED LEGAL ASSISTANT

7300 W. CAMINO REAL #126
BOCA RATON, FL 33433

TELEPHONE: (407) 391-5259
FACSIMILE: (407) 393-7366

March 15, 1997

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

RE: New Filing/ - INSTITUTE FOR UNITY IN DIVERSITY (U.S.A.), INC.

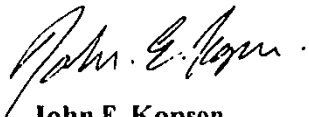
Dear Secretary of State:

Please find enclosed the original plus one copy and filing fees of \$122.50 of the Articles of Incorporation and Registered Agent Designation form for the above named corporation.

This office is requesting that you file the articles and the name of the registered agent and issue the certificate, and send a copy and a certified copy of the articles back to this office in the return envelope provided.

Thank you for your prompt attention to this matter.

Sincerely,



John E. Kopson
Attorney at Law

8100002137413--8
-04/01/97--01084--007
***122.50 ***122.50

57
10-11-97

cg 4/10/97

97-177-1-1011:01

**ARTICLES OF INCORPORATION
OF
INSTITUTE FOR UNITY IN DIVERSITY (U.S.A.), INC.**

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be INSTITUTE FOR UNITY IN DIVERSITY (U.S.A.), INC.

The address of the principal office of this corporation shall be: 1323 S.E. 17th STREET, SUITE 524, FT. LAUDERDALE, FL 33433 and the mailing address shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having \$1.00 par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 7300 W. Camino Real, #126, Boca Raton, FL 33433 and the name of the initial Registered Agent of the corporation at that address is John Kopson.

ARTICLE V. TERMS OF EXISTENCE

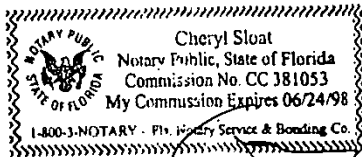
This corporation is to exist perpetually.

ARTICLE VI. INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation:

John Kopson, 7300 W. Camino Real, #126, Boca Raton, FL 33433

IN WITNESS WHEREOF, the undersigned agent has hereunto set his hand and seal this 15th day of March, 1997, to the foregoing Articles of Incorporation.



A handwritten signature in dark ink, appearing to read 'John E. Kopson', written over a horizontal line.

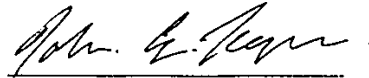
John Kopson

Notary Public

9711-22-100000

**ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF INCORPORATION**

John Kopson, authorized to transact business in this State, having a business office identical with the registered office named above, and having been designated as the Registered Agent in the above and foregoing Articles, is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.



John Kopson