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George P. Geran
710 Seminole Dr.
Rockledge, Florida 32955
407-504-4412

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May 1997

Florida Secretary of State
Division of Corporations
409 E. Gaines Street
Tallahassee, FL 32399

Gentlemen:

Enclosed for filing are two copies of **Articles of Incorporation for Advanced Financial Services of Central Florida, Inc.** the amount of \$122.50 to cover the cost of filing these Articles.

Please return one certified copy to the undersigned. If you have any questions, please contact me immediately.

Very truly yours,



George P. Geran

AF/mw
Enclosures

FILED
97 JUN -2 AM 11:08
SECRETARY OF STATE
TALLAHASSEE, FLORIDA



ARTICLES OF INCORPORATION
OF
ADVANCED FINANCIAL SERVICES OF CENTRAL FLORIDA, INC.

FILED
97 JUN -2 AM 11:08
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, for the purpose of forming a corporation for profit under the laws of Florida, adopts the following Articles of Incorporation.

Article I
Name

The name of the corporation is ADVANCED FINANCIAL SERVICES OF CENTRAL FLORIDA, INC.

Article II
Duration

This corporation shall exist perpetually.

Article III
Purposes

The corporation is organized for the purpose of transacting any or all lawful business permitted under the laws of the United States and the State of Florida.

Article IV
Capital Stock

The maximum number of shares of stock which this corporation is authorized to have outstanding at any one time is 100,000 shares of common stock having a par value of \$0.0001, and 25,000 shares of stock preferred as to dividends having a par value of \$0.10 per share.

Article V
Principal Place of Business

The address of the principal place of business of the corporation is:

710 Seminole Dr.
Rockledge, Florida 32955

Article VI
Initial Registered Office and Agent

The street address of the initial registered office of this corporation is 710 Seminole Dr., Rockledge, Florida 32955, and the name of the initial registered agent of this corporation at that address is George P. Geran.

Article VII
Directors

Section 6.1 Number. This corporation shall have two directors initially. The number of directors may be increased or diminished from time to time by the bylaws, but shall never be less than one.

Section 6.2 Initial Directors. The name and street address of the initial directors of the corporation are:

<u>NAME</u>	<u>STREET ADDRESS</u>
Kay T. Geran	710 Seminole Dr. Rockledge, Florida 32955
George P. Geran	710 Seminole Dr. Rockledge, Florida 32955

Article VIII
Incorporators

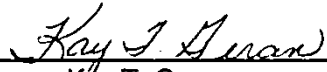
The name and street address of the incorporators of this corporation is:

<u>NAME</u>	<u>STREET ADDRESS</u>
Kay T. Geran	710 Seminole Dr. Rockledge, Florida 32955
George P. Geran	710 Seminole Dr. Rockledge, Florida 32955

Article IX
Amendment

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, and any right conferred upon shareholders is subject to this reservation.

IN WITNESS WHEREOF, the incorporators have executed these Articles of Incorporation this 29th day of MAY, 1998.



Kay T. Geran




George P. Geran

STATE OF FLORIDA

COUNTY OF BREVARD

The foregoing instrument was acknowledged before me this 29th day of MAY, 1998



Notary Public, State of Florida
My Commission Expires: 2/09/99




LOIS J. MRDJENOVICH
My Comm Exp. 2/09/99
Bonded By Service Ins
No. CC437907

Personally Known Other I. D.
FDL

CERTIFICATE DESIGNATING REGISTERED OFFICE AND
REGISTERED
AGENT AND STREET ADDRESS FOR SERVICE OF PROCESS

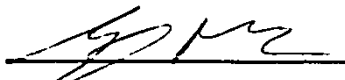
In compliance with Florida Statutes Section 48.091, 607.034, the following is submitted:

ADVANCED FINANCIAL SERVICES OF CENTRAL FLORIDA, INC., desiring to organize or qualify under the laws of the State of Florida hereby designates George P. Geran as its registered agent to accept service of process within the State of Florida and the address of its registered office shall be 710 Seminole Dr., Rockledge, Florida, 32955.



Kay T. Geran
Dated: 5/29/97

Having been named to accept services 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.



George P. Geran
Dated: 5/29/97

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