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6/30/97

FLORIDA DIVISION OF CORPORATIONS
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TO: DIVISION OF CORPORATIONS

FAX #: (850)922-4001

FROM: ACE INDUSTRIES, INC.
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NAME: CONSUMERS INTEREST SAVINGS CORPORATION

AUDIT NUMBER.....H97000010721

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

CERT. OF STATUS..0

PAGES..... 1

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ARTICLES OF INCORPORATION

Article 1: Name of Corporation CONSUMERS INTEREST SAVINGS CORPORATION
Address of Corporation 3250 CHASE AVENUE
MIAMI BEACH, FLORIDA 33140

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FLORIDA

Article 2: CAPITAL STOCK: The number of shares which the corporation has authorized to be outstanding at any one time is 100, with a par value of \$1.00. (PAR VALUE is NOT REQUIRED).

Article 3: REGISTERED AGENT JUDY MOSES
and 3250 CHASE AVENUE
REGISTERED OFFICE: MIAMI BEACH, FLORIDA 33140

I am familiar with and hereby accept the duties and responsibilities as registered agent for said corporation

Judy Moses 6/27/97
Signature of Registered Agent Date

Article 4: The Board of Directors are: (Board of Directors is NOT REQUIRED)
First listed is President. Second is Vice-President. Then, sec/treasurer
1. _____

Article 5: The Name and Address of the INCORPORATOR is:

JUDY MOSES
3250 CHASE AVENUE
MIAMI BEACH, FLORIDA 33140

In witness whereof I have subscribed my name

Judy Moses
Signature of Incorporator
JUDY MOSES

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Prepared by:

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305-358-2571