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TRANSMITTAL LETTER

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

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 SEP - 8 PM 1:15

SUBJECT: LIFETIME FINANCIAL CORPORATION
(Proposed corporate name - must include suffix)

Enclosed is an original and one(1) copy of the articles of incorporation and a check for :

\$70.00
Filing Fee

\$78.75
Filing Fee
& Certificate

\$122.50
Filing Fee
& Certified Copy

\$131.25
Filing Fee,
Certified Copy
& Certificate

ADDITIONAL COPY REQUIRED

FROM: ROBERT CICETTI
Name (Printed or typed)

13014 NORTH DALE MABRY, SUITE 129
Address

TAMPA, FLORIDA 33618
City, State & Zip

813-855-8482
Daytime Telephone number

600002287506--0
-09/08/97--01136--014
****122.50 ****122.50

NOTE: Please provide the original and one copy of the articles.

9/10/97

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ARTICLES OF INCORPORATION
OF
LIFETIME FINANCIAL CORPORATION

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

ARTICLE I

Name

Name of the corporation is LIFETIME FINANCIAL CORPORATION

ARTICLE II

Duration

The period of duration of the corporation is perpetual.

ARTICLE III

Purpose

The purpose or purposes for which the corporation is organized are to engage in any activities or business permitted under the laws of the State of Florida.

ARTICLE IV

Shares

NUMBER: The aggregate number of shares that the corporation shall have the authority to issue is 100 shares of Capital Stock with a par value of \$1.00 per share.

STATED CAPITAL: The sum of the par value of all shares of Capital Stock of the corporation that have been issued shall be the stated capital of the corporation at any particular time.

DIVIDENDS: The holders of the outstanding capital stock shall be entitled to receive, when and as declared by the Board of Directors, dividends payable either in cash, in property, or in shares of capital stock of the corporation.

CLASSES OF STOCK: The shares of the corporation are not to be divided into classes.

SERIES: The corporation is not authorized to issue shares in series.

ARTICLE V

Initial Registered Office and Agent

The initial street address in Florida of the initial registered office of the Corporation is 13014 North Dale Mabry, Suite 129, Tampa, Florida 33618 and the name of the initial registered agent is Robert Cicetti and the principal office shall be the same as the registered office address.

ARTICLE VI

Board of Directors

The Board of Directors shall always consist of at least one person. The names and addresses of the persons who shall serve as Directors until the first annual meeting of Shareholders, or until their successors shall have been elected and qualified, are as follows:

Robert Cicetti 13014 N. Dale Mabry, Suite 129 Tampa, Fl 33618

ARTICLE VII

Initial Incorporator

The name and street address of the incorporator of this corporation shall be Robert Cicetti of 13014 North Dale Mabry, Suite 129, Tampa, Florida 33618.

ARTICLE VIII

Shareholder Action

Three-fourth (3/4ths) of the stockholders of the corporation shall be required for any shareholder action.

ARTICLE IX

Power To Adopt, Amend, Alter, Change or Repeal Articles

The shareholders shall have the power to adopt, amend, alter, change or repeal the articles of incorporation when proposed and approved by a stockholders meeting, with not less than a three-fourths (3/4ths) vote of the common stock.

ARTICLE X

Preemptive Rights to Purchase Shares

The holders of the common stock of this corporation shall have preemptive rights to purchase, at prices, terms and conditions that shall be fixed by the shareholder(s), such as the share of the stock of this corporation as may be issued for money or any property or services from time to time, in addition to that stock authorized by the corporation. The preemptive right of any holder is determined by the ratio of the authorized shares of common stock held by the holder of all common stock currently authorized.

ARTICLE XI

Voting of Share Cumulatively

The shareholders of this corporation shall be allowed to vote their shares cumulatively so as to give one candidate as many votes as the number of officers to be elected multiplied by the number of his shares, to distribute them among as many candidates as he may wish. Notice must be given by any shareholder to the President or a Vice President of said corporation not less than twenty-four (24) hours prior to the time set for the holding of a shareholders meeting for the election of officers that said shareholder intends to cumulate his vote at said election.

IN WITNESS WHEREOF, THE UNDERSIGNED has made and subscribed of these articles of incorporation at TAMPA Florida on the 4TH day of SEPTEMBER 1997.


Robert Cicetti
Incorporator

STATE OF FLORIDA

COUNTY OF HILLSBOROUGH

Before me, the undersigned authority, personally appeared Robert Cicetti who is to me well known or who has produced IS WELL KNOWN as identification and who subscribed the above articles of incorporation, and he did freely and voluntarily acknowledge before me according to law that he made and subscribed the same for the uses and purposes therein mentioned and set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and my official seal at TAMPA, FLORIDA in said county and state this 4TH day of SEPTEMBER 1997.


Notary Public
STATE OF FLORIDA

My commission expires:



LAWRENCE L. MAAS
COMMISSION # CC628893
EXPIRES MAR 10, 2001
BONDED THROUGH
ATLANTIC BONDING CO INC

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 SEP -8 PM 1:15

STATE OF FLORIDA

DEPARTMENT OF STATE

CERTIFICATE DESIGNATING PLACE OF BUSINESS OF DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED AND NAMES AND ADDRESSES OF THE OFFICERS

In compliance with sections 607.0501 or 617.0501, Florida Statutes, the following is submitted:

LIFETIME FINANCIAL CORPORATION, a corporation organized under the laws of the State of Florida, has named Robert Cicetti of 13014 North Dale Mabry, Suite 129, Tampa, Florida 33618 as its agent to accept service of process within the State of Florida.

ACCEPTANCE BY REGISTERED AGENT

Having been named 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 it's duties, and is familiar with and accepts the duties and obligations of Chapter 48.091, Florida Statutes.

Dated this 4th day of September, 1997.



Robert Cicetti
Registered Agent

OFFICERS:	TITLE	SPECIFIC ADDRESS
Robert Cicetti	Pres	13014 N. Dale Mabry #129 Tampa, Florida 33618
Charles Clark	Sec/Tres	13014 N. Dale Mabry #129 Tampa, Florida 33618