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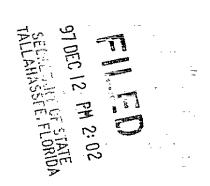
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CONTACT: TERESA ROMAN PHONE: (904)385-6735 (904)561-1025

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NAME: OSIPOV ESTATE BUYERS, INC. AUDIT NUMBER.....H97000020509 DOC
TYPE......FLORIDA PROFIT CORPORATION OR P.A. CERT. OF STATUS..0
PAGES...... 3 CERT. COPIES.....1
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13/12/97

## ARTICLES OF INCORPORATION of OSIPOV ESTATE BUYERS, INC.

THE UNDERSIGNED, for the purposes of becoming a corporation under the laws of the State of Florida, by and under the provisions of the Statutes of the State of Florida, providing for the formation, liability, privileges, rights and immunities of a corporation for profit.

#### **ARTICLE I**

The name of the corporation shall be OSIPOV ESTATE BUYERS, INC.

#### **ARTICLE II**

The general character or nature of the business to be transacted by this corporation is to engage in any activity or business permitted under the laws of the United States and of this State.

#### ARTICLE III

The maximum number of shares of stock that this corporation is authorized to have outstanding is 100 shares of common stock, each share having a par value of \$1.00.

#### ARTICLE IV

The amount of capital with which this corporation shall begin business is \$100.00.

#### ARTICLEY

The initial street address of the principal office of this corporation is to be at 7840 Glades Road, Suite 165, Boca Raton, Florida 33434.

#### ARTICLE VI

The corporation shall have one Director. The number of Directors may be increased or diminished from time to time pursuant to the By-laws.

#### ARTICLE VII

The name and street address of the first Board of Directors of this corporation, who shall hold office for the first year or until their successors are duly elected and qualified, shall be GREGORY OSIPOV, KATHARINE OSIPOV, IVAN KURSCINKA and JANE KURCSINKA, all of 7840 Glades Road, Suite 165, Boca Raton, Florida 33434.

STUART A. RADER, ESQUIRE
Florida Bar No. 352047
STUART A. RADER, P.A.
1499 W. Palmetto Pk. Road - Suite 412
Boca Raton, Florida 33486
567-366-0595



ARTICLE VIII

The name and street address of the incorporator is GREGORY OSIPOV, 7840 Glades Road, Suite 165, Boca Raton, Florida 33434.

#### ARTICLE IX

The corporation shall have perpetual existence.

ARTICLEX

The street address of the initial registered office of the corporation is 7840 Glades Road, Suite 165, Boca Raton, Florida 33434. The name of the initial Registered Agent of the corporation at 7840 Glades Road, Suite 165, Boca Raton, Florida 33434 is GREGORY OSIPOV.

#### ARTICLE XI

Stockholders of this corporation may enter into such stockholders' and trustee agreements as they may see fit wherein and whereby such stockholders may limit their voting rights by virtue of such stockholders' and trustee agreement.

#### ARTICLE XII

These Articles of Incorporation may be amended in the manner provided by law. Every Amendment shall be approved by the Board of Directors, proposed by them to the stockholders and approved at a stockholders' meeting by a majority of stock entitled to vote thereon, unless all of the directors and all of the stockholders sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.

EXECUTED THIS // DAY OF Day U. 1997, and acknowledged that the foregoing shall be filed in the Office of Secretary of State of Florida.

GREGORY/OSIPOV

STUART A. RADER, ESQUIRE Florida Bar No. 352047 STUART A. RADER, P.A. 1499 W. Palmetto Pk. Road - Suite 412 Boca Raton, Florida 33486

### CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

Pursuant to Sections 607.0501 and 48.091, Florida Statutes, (Act) the following is submitted in compliance with said Act:

That OSIPOV ESTATE BUYERS, INC., desiring to organize under the laws of the State of Florida, with its principal office as indicated in its Articles of Incorporation, has named GREGORY OSIPOV located at 7840 Glades Road, Suite 165, Boca Raton, Florida 33434 as its agent to accept service of process within this State.

The principal office of the corporation shall be 7840 Glades Road, Suite 165, Boca Raton, Florida 33434.

#### ACCEPTANCE

The undersigned hereby accepts the appointment as Registered Agent, pursuant to Section 607.0501, Florida Statutes, and states that he is familiar with, and accepts the obligations of that position.

GREGORY OSIPOV

DOCEMBER 11 . 1997

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STUART A. RADER, ESQUIRE Florida Bar No. 352047 STUART A. RADER, P.A. 1499 W. Palmetto Pk. Road - Suite 412 Boca Raton, Florida 33486 97 DEC 12 PM 2: 02
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