

P98000020397



ACCOUNT NO. : 072100000032

REFERENCE : 715771 7145612

AUTHORIZATION : *Patricia Pizzuto*

COST LIMIT : \$ 70.00

ORDER DATE : MARCH 3, 1998

ORDER TIME : 12:38 PM

ORDER NO. : 715771-005

CUSTOMER NO: 7145612

200002446122--8

CUSTOMER: Ms. Barbara Harrington-7145612
MS. BARBARA HARRINGTON

1601 Marina Isle Way
#204
Jupiter, FL 33477

DOMESTIC FILING

NAME: ADVANCED CONCEPTS FINANCIAL,
INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

 CERTIFIED COPY
XX PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Cindy Harris

EXAMINER'S INITIALS:

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 MAR -3 AM 8:19

RECEIVED
98 MAR -3 10 3:25
DEPARTMENT OF
TALLAHASSEE, FLORIDA

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 MAR -3 AM 8:19

ARTICLES OF INCORPORATION
OF

ADVANCED CONCEPTS FINANCIAL, 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:

ADVANCED CONCEPTS FINANCIAL, INC.

The address of the principal office of this corporation shall be 1601 Marina Isle Way, #204, Jupiter, Florida 33477, and the mailing address of the corporation 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 no par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 1061 Marina Isle Way, #240, Jupiter, Florida 33477, and the name of the initial registered agent of the corporation at that address is Barbara Harrington.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have one Director, initially. The name and address of the initial member of the Board of Directors are:

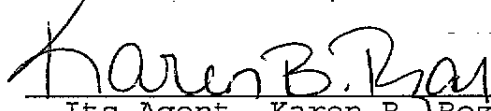
Barbara Harrington	1601 Marina Isle Way, #204
	Jupiter, FL 33477

ARTICLE VII. INCORPORATOR

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

Corporate Agents, Inc.
1201 Hays Street
Tallahassee, Florida 32301

The undersigned incorporator has executed these Articles of Incorporation on March 3, 1998.



Its Agent, Karen B. Rozar
Incorporator

KLL/chs

**CORPORATE AGENTS, INC.**

Incorporation & business services since 1899

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DIVISION OF CORPORATIONS
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ACCEPTANCE OF REGISTERED AGENT
DESIGNATED IN THE ARTICLES OF INCORPORATION

Barbara Harrington, an individual residing in this state, having a business office identical with the registered office of the corporation named below, and having been designated as the Registered Agent in the above and foregoing Articles of Incorporation of:

ADVANCED CONCEPTS FINANCIAL, INC.

Barbara Harrington is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

By: Barbara Harrington
Typed Name: Barbara Harrington