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TO: DIVISION OF CORPORATIONS

FAX #: (850)922-4001

FROM: EMPIRE CORPORATE KIT COMPANY

ACCT#: 072450003255

CONTACT: RAY STORMONT PHONE: (305)541-3694

FAX #: (305)541-3770

NAME: PRESENT VALUE, INC.

AUDIT NUMBER..... H98000004381

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

CERT. OF STATUS...O

PAGES..... 4

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FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

March 5, 1998

EMPIRE

SUBJECT: PRESENT VALUE, INC.

REF: W98000004947

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refax the complete document, including the electronic filing cover sheet.

Article 5 states there will be 2 director(s), whereas 1 is/are listed.

If you have any further questions concerning your document, please call (850) 487-6931.

Becky McKnight Document Specialist FAX Aud. #: E98000004381 Letter Number: 198A00012227 . H98000004381

ARTICLES OF INCORPORATION OF PRESENT VALUE, INC.

ARTICLE I. NAME

The name of this corporation shall be Present Value, Inc..

ARTICLE II COMMENCEMENT & DURATION

The commencement of this corporation's existence shall be at the time of the filing of these Articles Of Incorporation by the Secretary of State. This corporation's duration shall be perpetual.

ARTICLE III. PURPOSE

This corporation is being organized for the purpose of engaging in the transaction of any and all business activities permitted under the laws of Florida and the United States Of America.

ARTICLE IV CAPITAL STOCK

This corporation shall have the authority to issue 1,000 shares of common capital stock with a par value of .01.

ARTICLE V. INITIAL BOARD OF DIRECTORS

The number of directors on this corporation's Initial Board Of Directors shall be 1 (one). The number of directors may be increased or decreased from time to time, as provided in this corporation's bylaws, but shall never be less than one.

The name and address of each individual who shall serve as a member of the Initial Board Of Directors are:

Roger Tharp

12432 N.W. 17th Place Coral Springs, Florida 33071

Articles Of Incorporation Of Present Value, Inc.

Page 1

This Document was prepared by:
Benjamin H. Haire, Attorney-at-Law
5100 W. Copans Road, Suite #900
Margate, Florida 33063
(954) 974-9340
FL Bar #311723

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ARTICLE VI. INDEMNIFICATION

This corporation shall indemnify any officer, director, employee, or agent, and any former officer, director, employee, or agent, to the full extent permitted by law.

ARTICLE VII. PRINCIPAL OFFICE & INITIAL REGISTERED OFFICE & AGENT

The address of this corporation's principal office is:

10101 West Sample Road, Suite C Coral Springs, Florida 33065

And the address of this corporation's initial registered office shall be:

5100 West Copans Road, Suite #900 Margate, Florida 33063

The name of the individual who shall serve as this corporation's initial registered agent at that address is:

Benjamin H. Haire, Attorney-at-Law

ARTICLE VIII INCORPORATOR

The name and address of the individual who shall serve as this corporation's incorporator are:

Benjamin H. Haire, Attorney-at-Law 5100 West Copans Road, Suite #900 Margate, Florida 33063

Articles Of Incorporation Of Present Value, Inc.

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This Document was prepared by: Benjamin H. Haire, Anomey-at-Law 5100 W. Copans Road, Suite #900 Margate, Florida 33063 (954) 974-9340 FL Bar #311723

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ARTICLE IX. AMENDMENT

This corporation reserves the right to amend or repeal any provisions in these Articles Of Incorporation, or any amendments hereto. Any rights conferred upon the shareholders shall be subject to this reservation.

BENJAMIN H. HAIRE - Incorporator

I hereby accept my designation as resident agent and agree to serve as the resident agent of Present Value, Inc.. I hereby state that I am familiar with and accept the duties and responsibilities as registered agent for Present Value, Inc..

BENJAMIN H. HAIRE - Registered Agent

State Of Florida County Of Broward

On this 5th day of March, 1998, Benjamin H. Haire, designated above as the individual who shall serve as the corporation's initial registered agent and incorporator, who is personally known to me, or produced a Florida driver's license as identification, personally appeared before me at the time of notarization, and, after being given the oath, acknowledged signing these Articles Of Incorporation Of Present Value, Inc...

Jennifer J. Seely, Notary Public



Commission Expiration Date is: March 2, 2001 & Commission Number: CC625684

Articles Of Incorporation Of Present Value, Inc.

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