P98000033909 THE UNITED STATES

ACCOUNT NO.: 07210000032

REFERENCE: 736526 124904A

AUTHORIZATION :

COST LIMIT: \$ 70.00

ORDER DATE: March 11, 1998

ORDER TIME : 10:15 AM

CORPORATION

ORDER NO. : 736526-005

CUSTOMER NO: 124904A

CUSTOMER: John P. Miller, Cpa

JOHN P. MILLER, C.P.A., P.A.

2499 Glades Road, Suite 305a

Boca Raton, FL 33431

800002453728--6

DOMESTIC FILING

NAME:

AMERICAN DREAM FINANCIAL

SERVICES, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION

_ CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

CERTIFIED COPY

_ PLAIN STAMPED COPY

CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Andrew Cumper

EXAMINER'S INITIALS:

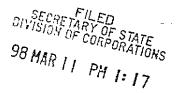
Patricia Pyjut

PRECEIVED

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DIVISION OF CORPORATION

SECRETARY OF STATE ON VISION OF CORPORATION



ARTICLES OF INCORPORATION

of .

American Dream Financial Services, Inc.

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I - CORPORATE NAME

The name of the corporation shall be:

American Dream Financial Services, Inc.

ARTICLE II - PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

American Dream Financial Services, Inc. 2810 N. Oakland Forest Dr. Suite #109 Oakland Park, FL 33309

ARTICLE III - DURATION

This corporation shall exist perpetually unless dissolved by Florida Law.

ARTICLE IV - PURPOSE

The corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

ARTICLE V - CAPITAL STOCK

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

One Hundred (100) Shares of One Dollar (\$1.00) Par Value Common Stock.

ARTICLE VI - INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial Registered Agent of this Corporation is:

John P. Miller C.P.A. 2499 Glades Road, Suite 305A Boca Raton, FL 33431

ARTICLE VIII - INCORPORATOR

The name and address of the incorporator signing these Articles of Incorporation is as follows:

James A. Baldacchino 2810 N. Oakland Forest Drive Suite 109 Oakland Park, FL 33309

ARTICLE IX -- OFFICERS AND DIRECTORS

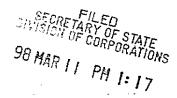
The name, address, and title of the one(1) initial corporate officer is as follows:

James A. Baldacchino, President 2810 N. Oakland Forest Dr. Suite 109 Oakland Park, FL 33309

The name, address, and title of the one(1) initial corporate director is as follows:

James A. Baldacchino, Director 2810 N. Oakland Forest Dr. Suite 109 Oakland Park, FL 33309 The undersigned has executed these Articles of Incorporation this tenth day of March, 1998.

James A. Baldacchino, President



CERTIFICATION OF DESIGNATION REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the state of Florida.

- 1. The name of the corporation is American Dream Financial Services, Inc.
- 2. The name and address of the registered agent and office is:

John P. Miller C.P.A. 2499 Glades Road Suite 305A

Boca Raton, FL 33432

SIGNATURÈ

TITLE: Registered Agent

DATE: March 10th, 1998

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATION OF MY POSITION AS REGISTERED AGENT.

SIGNATURE

DATE: March 10th,