P98000027537

THE SPECTRUM MONEY MANAGEMENT GROUP, INC.

6821 MAUNA LOA BLVD. SARASOTA, FL 34241

Telephone: 941 378-3202 Facsimile: 941 378-0023

March 17, 1998

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

600002465326--7 -03/23/98--01100--018 *****70.00 ******70.00

Dear Madam / Sir:

Pursuant to Chapter 607 and 621 Florida Statutes (F.S.), enclosed please find the Articles of Incorporation for THE SPECTRUM MONEY MANAGEMENT GROUP, INC., duly executed.

Also enclosed is the TRANSMITTAL LETTER along with the \$70.00 Filing Fee as indicated in the LETTER. You will find the original and one (1) copy of the Articles of Incorporation as requested in the TRANSMITTAL LETTER.

Should you have any questions regarding this subject, please do not hesitate to contact us.

Thank you.

Sincerely,

Staley A. Weidman

President

encs.: as above

ARTICLES OF INCORPORATION

OF

THE SPECTRUM MONEY MANAGEMENT GROUP, INC.

ARTICLE I

Name. The name of this corporation is THE SPECTRUM MONEY MANAGEMENT GROUP, INC.

ARTICLE II

Duration. The corporation shall be perpetual.

ARTICLE III

<u>Purpose</u>. This corporation is organized for the purposes of transacting any or all lawful business.

ARTICLE IV

Capital Stock. This corporation is authorized to issue 1,000 shares of common stock at \$1.00 par value, which shall be designated "Common Shares."

Except as otherwise provided by law, the entire voting power for the election of directors and for all other purposes shall be vested exclusively in the holders of the outstanding Common Shares.

ARTICLE V

Preemptive Rights. Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI

Initial Principal Office. The street address of the initial principal and registered office of this corporation is 6821 Mauna Loa Blvd., Sarasota, Florida 34241.

ARTICLE VII

Board of Directors. This corporation shall have two directors initially. The number of directors may be either increased or diminished from time to time by the Bylaws but shall never be less than one.

ARTICLE VIII

Incorporator. The name and address of the person
signing these Articles is:

Staley A. Weidman, 6821 Mauna Loa Blvd., Sarasota, Florida 34241

ARTICLE IX

Bylaws. The power to adopt, alter, amend or repeal bylaws shall be vested in the Board of Directors and the Shareholders.

ARTICLE X

Registered Office and Registered Agent. The Registered Offices of the corporation shall be at 6821 Mauna Loa Blvd., Sarasota, Florida 34241, and the Registered Agent at such address shall be Staley A. Weidman.

ARTICLE XI

Indemnification. The corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

ARTICLE XII

Amendment. This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 16th Day of March, 1998.

Staley A. Weidman, Subscriber

STATE OF FLORIDA County of Sarasota

The foregoing instrument was acknowledged before me this 16th Day of March, 1998, by Staley A. Weidman who is personally known to me.

Notary_Rublic

CONSTANCE L HOLCOMB My Commission CC477624 Expires Jul. 02, 1999

ACKNOWLEDGMENT BY REGISTERED AGENT

HAVING BEEN named to accept service of process for the above stated corporation at the place designated in these Articles, I hereby accept to act in this capacity and agree to comply with the provisions of Chapter 48.091 Florida Statutes, relative to keeping open the office of this corporation.

Staley A. Weidman, Registered Agent

98 MAR 23 AN IO: 15