

TRANSMITTAL LETTER

P98000064134

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

SUBJECT: EXPENSE REDUCTION TWO, INC.
(Proposed corporate name - must include suffix)

900002593019-0
-07/20/98-01070-007
*****78.75 *****78.75

Enclosed is an original and one(1) copy of the articles of incorporation and a check for :

\$70.00
Filing Fee

\$78.75
Filing Fee
& Certificate

\$122.50
Filing Fee
& Certified Copy

\$131.25
Filing Fee,
Certified Copy
& Certificate

ADDITIONAL COPY REQUIRED

FROM: VICTOR J. RONDER
Name (Printed or typed)

830 NE 73 STREET
Address

BOCA RATON, FL 33487
City, State & Zip

561-997-0690
Daytime Telephone number

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 JUL 20 PM 5:06

NOTE: Please provide the original and one copy of the articles.

7-21
18-
SM

ARTICLES OF INCORPORATION

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

FILED STATE
SECRETARY OF CORPORATIONS
98 JUL 20 PM 5:06

ARTICLE I NAME

The name of the corporation shall be:

EXPENSE REDUCTION TWO, INC.

ARTICLE II PRINCIPAL OFFICE

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

830 NE 73 STREET
BOCA RATON, FL 33487

ARTICLE III SHARES

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

1,000 SHARES (ONE THOUSAND) \$1.00 PAR VALUE

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

VICTOR J. RONDER
830 NE 73 STREET
BOCA RATON, FL 33487

ARTICLE V INCORPORATOR

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

VICTOR J. RONDER
830 NE 73 STREET
BOCA RATON, FL 33487

Victor J. Ronder / VICTOR J. RONDER
Signature/Incorporator

7/13/98
Date

(An additional article must be added if an effective date is requested.)

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 obligations of my position as registered agent

Victor J. Ronder / VICTOR J. RONDER
Signature/Registered Agent

7/13/98
Date