

P98000096089

Cristy L. Joy
1773 Marshside Drive
Jacksonville Beach, FL 32250
(904)465-3876

November 6th, 1998

Florida Department of State
Division of Corporations
Post Office Box 6327
Tallahassee, FL 32314

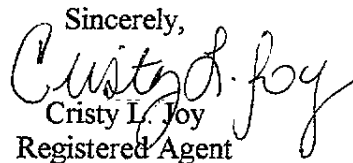
200002684702--8
-11/10/98--01077--008
*****78.75 *****78.75

RE: FAST TAX USA INSURANCE, INC.

Dear Sir/Madam:

Enclosed please find the original and two (2) copies of the above-stated Corporation. I have enclosed my check in the amount of \$78.75 for the filing fee. I have also enclosed a second check for \$8.75 for you to certify the Articles of Incorporation for CTJ International, Inc. (document number (P98000086827)). Please return a copy of the said Articles to the above-stated address.

Thank you for your assistance and cooperation herein.

Sincerely,

Cristy L. Joy
Registered Agent

FILED
98 NOV 10 AM 9:18
SECRETARY OF STATE
TALLAHASSEE FLORIDA

11-16-98


ARTICLES OF INCORPORATION

OF

FAST TAX USA INSURANCE, INC.

The undersigned incorporator of these Articles of Incorporation, natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

ARTICLE I.

NAME: The name of this corporation is FAST TAX USA INSURANCE, INC.

ARTICLE II.

NATURE OF BUSINESS: The general nature of the business to be transacted by this corporation is to engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE III.

CAPITAL STOCK: The maximum number of shares of stock this corporation is authorized to have outstanding at any one time is 100 shares of common stock having a nominal or par value of one dollar (\$1.00).

ARTICLE IV.

TERM OF EXISTENCE: This corporation is to exist perpetually.

ARTICLE V.

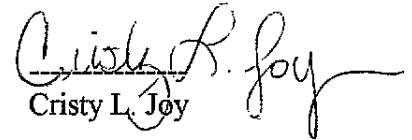
REGISTERED OFFICE AND AGENT: The principal office and mailing address of the corporation and that of the registered agent are the same and are as follows:

1773 Marshside Drive
Jacksonville Beach, FL 32250

FILED
98 NOV 10 AM 9:18
SECRETARY OF STATE
TALLAHASSEE FLORIDA

Cristy L. Joy
1773 Marshside Drive
Jacksonville Beach, FL 32250

I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation.


Cristy L. Joy

ARTICLE VI.

DIRECTORS: The corporation will have not more than five directors. The number of directors may be diminished from time to time by the by-laws adopted by the stockholders, but shall never be more than five.

ARTICLE VII.

INITIAL DIRECTORS: The name and post office address of the director of this corporation is:

Cristy L. Joy
1773 marshside drive
Jacksonville Beach, FL 32250

INCORPORATORS: The name and post office address of the person signing these Articles of Incorporation as an incorporator is:

Cristy L. Joy
1773 Marshside Drive
Jacksonville Beach, FL 32250

I accept the designation of registered agent.

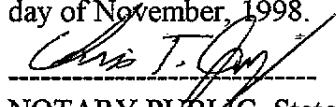

INCORPORATOR

FILED
98 NOV 10 AM 9:19
SECRETARY OF STATE
TALLAHASSEE FLORIDA

STATE OF FLORIDA
COUNTY OF DUVAL

I HEREBY CERTIFY that on this day before me, a Notary public, duly authorized in the State and County named above for taking acknowledgements, personally appeared CRISTY L. JOY, to me known as the incorporator in and who executed the forgoing Articles of Incorporation.

Witness my hand and official seal in the County and State named above this 6th day of November, 1998.



NOTARY PUBLIC, State of Florida
My Commission Expires:
The above is personally known

