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Florida Department of State
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To: Division of Corporations
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FLORIDA PROFIT CORPORATION OR P.A.

WE HELP YOU FUNDING, INC.

Certificate of Status	0
Certified Copy	1
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[Signature]

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ARTICLES OF INCORPORATION

OF

WE HELP YOU FUNDING, INC., a Florida Corporation

ARTICLE I.

The name of this Corporation is:

WE HELP YOU FUNDING, INC., a Florida Corporation

ARTICLE II.

This Corporation shall exist in perpetuity commencing on the date of execution and acknowledgment of these Articles of Incorporation.

ARTICLE III.

The Corporation may engage in any activity or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV.

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

ARTICLE V.

In the event of any voluntary or involuntary liquidation, dissolution or winding up of this Corporation the assets of the Corporation shall be payable to and distributed ratably among the holders of record of the Common Shares.

ARTICLE VI.

VOTING RIGHTS:

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.

Prepared By:

MARTIN S. BRATT
LAW OFFICES OF ROBERT C. STONE, P.A.
2255 GLADES ROAD, SUITE 236W
BOCA RATON, FL 33431
(561) 989-9955 FAX 106117

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ARTICLE VII.
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 VIII.

The street address of the initial registered office of this Corporation is: **2255 Glades Road, Suite 236W, Boca Raton, Florida 33431**, and the name of the initial registered agent of this Corporation at that address is: **Robert C. Stone**, and the principal place of business of the corporation is **2255 Glades Road, Suite 236W, Boca Raton, Florida 33431**.

ARTICLE IX.

This Corporation shall have One (1) Director initially. The number of Directors may be either increased or diminished from time to time by the By-Laws but shall never be less than one (1). The names and address of the initial Director of this Corporation is:

ROBERT C. STONE
2255 GLADES ROAD, SUITE 236W
BOCA RATON, FL 33431

ARTICLE X.

The name and address of the person or entity signing these Articles of Incorporation is:

ROBERT C. STONE
2255 GLADES ROAD, SUITE 236W
BOCA RATON, FL 33431

ARTICLE XI.
AMENDMENT:

This Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendments thereto, and any right conferred upon the shareholders is subject to this reservation.

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IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 19TH day of March, 1999.

WE HELP YOU FUNDING, INC., a
Florida Corporation

BY: [Signature]
ROBERT C. STONE, Incorporator

STATE OF FLORIDA)
) SS
COUNTY OF PALM BEACH)

I HEREBY CERTIFY on this day, before me, an officer duly authorized to administer oaths and to take acknowledgments, personally appeared ROBERT C. STONE, known to me to be the person described in and who executed the foregoing instrument, who acknowledged before me that he executed the same, that I relied upon the following form of identification of the above-named person; i.e., Florida Drivers License and that an oath was not taken.

WITNESS my hand and official seal, this 19TH day of March, 1999, in the County and State aforesaid.



[Signature]
PRINT NAME: MARTIN BRATT
NOTARY PUBLIC, STATE OF FLORIDA
My commission expires: _____
Commission No: _____

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**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED.**

IN PURSUANCE OF CHAPTER 607.34, FLORIDA STATUTES, THE FOLLOWING IS
SUBMITTED IN COMPLIANCE WITH SAID ACT:

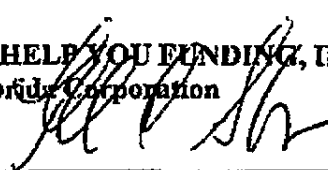
FIRST THAT WE HELP YOU FUNDING, INC., A FLORIDA CORPORATION DESIRING
TO ORGANIZE UNDER THE LAWS OF THE STATE OF FLORIDA, WITH ITS PRINCIPAL
OFFICE, AS INDICATED IN THE ARTICLES OF INCORPORATION AT 2255 GLADES
ROAD, SUITE 236W, BOCA RATON, FL 33431 HAS NAMED ROBERT C. STONE,
LOCATED AT 2255 GLADES ROAD, SUITE 236W, BOCA RATON, FL 33431, AS ITS
AGENT TO ACCEPT SERVICE OF PROCESS WITHIN FLORIDA.

WE HELP YOU FUNDING, INC., a
Florida Corporation

BY: 
ROBERT C. STONE, Incorporator

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE-STATED
CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY
AGREE TO ACT IN THIS CAPACITY, AND FURTHER AGREE TO COMPLY WITH THE
PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE
PERFORMANCE OF MY DUTIES.

WE HELP YOU FUNDING, INC.,
a Florida Corporation

BY: 
ROBERT C. STONE
Dated:

STATE OF FLORIDA)
COUNTY OF PALM BEACH)

I HEREBY CERTIFY on this day, before me, an officer duly authorized to
administer oaths and to take acknowledgments, personally appeared ROBERT C. STONE, known
to me to be the person described in and who executed the foregoing instrument, who acknowledged
before me that he executed the same, that I relied upon the following form of identification of the
above-named person; Florida Drivers License and that an oath was not taken.

WITNESS my hand and official seal, this 19th day of March, 1999, in the County
and State aforesaid.

My Commission Expires:



MARTIN BRATT
COMMISSION # CC 657815
EXPIRES JUN 22, 2001
BONDED THROUGH
ATLANTIC BONDING CO., INC.


PRINT NAME: MARTIN BRATT
NOTARY PUBLIC, STATE OF FLORIDA

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TALLAHASSEE, FLORIDA