

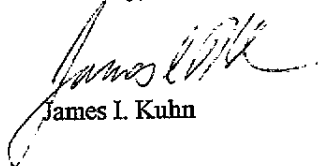
P 99 0000 25421

Dear Sir/Madam:

3/10/99

Enclosed please find the Articles of Incorporation I am filing for my new company, as well as a check in the amount of \$78.75 to cover fees for filing and a certified copy of the Articles. Thank you.

Sincerely,


James I. Kuhn

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-03/15/99-01051-007
*****78.75-*****78.75

James I. Kuhn, Esq.
770 Ponce de Leon Blvd.
Suite 225
Coral Gables, FL 33134

FILED
99 MAR 15 PM 12:54
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

F. CHESSEN MAR 19 1999

ARTICLES OF INCORPORATION

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

ARTICLE I NAME

The name of the corporation shall be: FORECLOSURE PREVENTION CENTERS OF AMERICA, INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:
770 Ponce de Leon Blvd.
Suite 225
Coral Gables, Florida 33134

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:
1,000,000

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

James I. Kuhn, Esq.
770 Ponce de Leon Blvd.
Suite 225
Coral Gables, Florida 33134

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ARTICLE V INCORPORATORS

The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation

JAMES I. KUHN
1020 MERIDIAN AVENUE
SUITE 415
MIAMI BEACH, FLORIDA 33139

The undersigned incorporator(s) has (have) executed these Articles of Incorporation this
10th day of MARCH, 1999.


signature

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/ REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 607.0501 OR 617.0501, 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: FORECLOSURE PREVENTION CENTERS OF AMERICA, INC.

2. The name and address of the registered agent and office is:

James I. Kuhn, Esq.


(NAME)

770 Ponce de Leon Blvd., Suite 225

Coral Gables, Florida 33134

(ADDRESS)

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.


(Signature)

3/10/99
(Date)

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