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April 22, 1999

Division of Corporations, New Corporations POB 6327 Tallahassee, FL 32314

Dear Sir,

Enclosed is our check for \$78.75 for EFT, Inc. for a certified copy of the articles of incorporation and a certificate of incorporation.

Please return the documents to:

Ben H. Moore 1400 West Fairbanks Avenue, Ste 201 Winter Park, FL 32789

Thank you for your attention to this matter.
Sincerely,

Ben H. Moore

99 APR 26 AM 9: 09
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED

99 APR 26 AM 9: 09

SECRETARY OF STATE TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

EFT, Inc.

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

ARTICLE I NAME

The name of the corporation shall be:

EFT, Inc.

ARTICLE II PRINCIPAL OFFICE

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

5415 Lake Howell Road #138 Winter Park, FL 32792

ARTICLE III SHARES

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

1,000 share at a \$1.00 Par Value

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

Teresa L. Tobin
5415 Lake Howell Road #138

Winter Park, FL 32792

ARTICLE V INCORPORATOR(S)

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

Peggy A. Jones 5415 Lake Howell Road #138 Winter Park, FL 32792

The undersigned incorporator(s	has(have) executed these Articles of Incorporation this
22ndday of_	April
legge a 9	Signature Signature
	Signature
	- Signature

FILED

CERTIFICATE OF DESIGNATION OF 99 APR 26 AM 9: 09 REGISTERED AGENT/REGISTERED OFFICE HASSEE, FLORIDA

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.

	EFT, Inc.
1. The name	e of the corporation is:
2. The name	e and address of the registered agent and office is:
	m
	Teresa L. Tobin
	(Name)
	. 5415 Lake Howell Road #138 (P.O. Box not acceptable)
	Winter Park, FL 32792
	(City/State/Zip)
Having bee above state the appoint to comply w mance of m as registere	n named as registered agent and to accept service of process for the d corporation at the place designated in this certificate, I hereby accept ment as registered agent and agree to act in this capacity. I further agree with the provisions of all statutes relating to the proper and complete performy duties, and I am familiar with and accept the obligations of my position agent.
Ders	20 Signature) 4/22/99 (Date)