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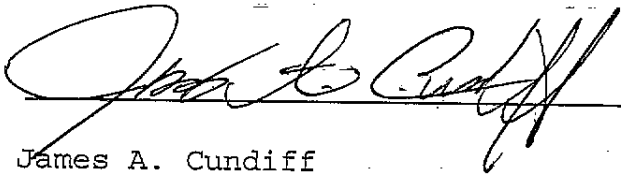
July 20, 1999

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

Subject: Family Focus Financial, Inc.

Enclosed please find an original and one copy of the Articles of Incorporation for Family Focus Financial, Inc. and check in the amount of \$70.00 representing the required filing fees.

Sincerely,



James A. Cundiff
211 Coral Sands Drive
Rockledge, Fl. 32955

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

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ARTICLES OF INCORPORATION

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

We, the undersigned, as proper persons acting as incorporators of a corporation under the laws of the State of Florida, adopt the following articles of incorporation:

FIRST The name of the corporation is: Family Focus Financial, Inc.

SECOND The period of its duration is: perpetual existence.

THIRD The purpose of the corporation is: any lawful purpose as allowed by the State of Florida .

FOURTH The aggregate number of authorized shares is: 100,000.

FIFTH The corporation will not commence business until at least \$500 dollars have been received by it as consideration for the issuance of shares.

SIXTH Cumulative voting of shares of stock 1,000,000 authorized.

SEVENTH Provisions limiting or denying to shareholders the pre-emptive right to acquire additional or treasury shares of the corporation are: None.

EIGHTH Provisions for regulating the internal affairs of the corporation are as provided for under the laws of the State of Florida.

NINTH The address of the initial registered office of the corporation is: 211 Coral Sands Drive, Rockledge, Fl. 32955 and the name of its initial registered agent at such address is: James A. Cundiff.

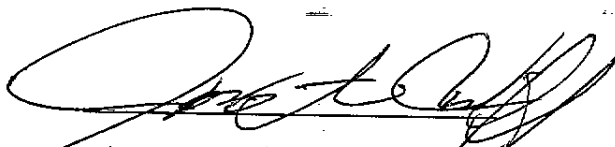
TENTH The address of the principal place of business is: 211 Coral Sands Drive, Rockledge, Fl. 32955.

ELEVENTH The number of directors constituting the initial board of directors of the corporation is two, and the names and address of the persons who are to serve as directors until the first annual meeting of shareholders or until their successors are elected and shall qualify are:

Name	Address
James A. Cundiff	2061 Advana Steet, Palm Bay, Fl. 32905

TWELFTH The name and address of each incorporator is:

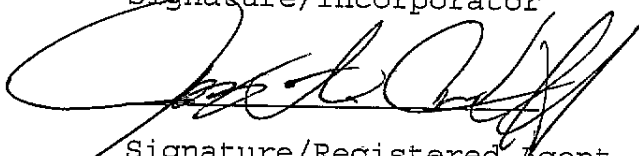
Name	Address
James A. Cundiff	2061 Advana Steet, Palm Bay, Fl. 32905


Signature/Incorporator

7/20/99
Date

Signature/Incorporator

Date


Signature/Registered Agent

7/20/99
Date

Date July 20, 1999

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE

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TALLAHASSEE FLORIDA

Pursuant to the provisions of section 607.0501, 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 Family Focus Financial, Inc.
2. The name and address of the registered agent and office is:

James A. Cundiff
211 Coral Sands Drive
Rockledge, Fl. 32955

Signature

Title

Date

James A. Cundiff
President
7/20/99

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 OBLIGATION OF MY POSITION AS REGISTERED AGENT.

Signature

Date

James A. Cundiff
7/20/99

REGISTERED AGENT FILING FEE: \$35.00