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A TOVA FINANCIAL, INC.

121 South 61st Terrace, Suite C, Hollywood, Florida 33023-1376

(954) 962-0080

September 13, 1999

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-09/20/99-01070-011

*****70.00 *****70.00

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

SUBJECT: INCORPORATION OF
A TOVA FINANCIAL, INC.

Dear Secretary of State:

Enclosed find one original and a copy of the Articles of Corporation of A TOVA FINANCIAL, INC. and a check for:

<u>X</u> \$70.00	\$78.75	\$122.50	\$131.25
Filing Fee	Filing Fee & Certificate	Filing Fee & Certificate Copy	Filing Fee, Certificate Copy & Certificate

ADDITIONAL COPY REQUIRED

FROM:

Philip Taylor
Name (Printed or typed)

17774 S.W. 12 Street
Address

Pembroke Pines, Florida 33029
City, State & Zip

(954) 962-0080
Daytime Telephone Number

9/22/99

ARTICLES OF INCORPORATION
OF
A TOVA FINANCIAL, INC.

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

ARTICLE I - NAME

The name of the corporation shall be: **A TOVA FINANCIAL, INC..**

ARTICLE II - PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:
121 South 61st Terrace, Suite C, Hollywood, Florida 33023-1376

ARTICLE III - SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:
one hundred (100) of no par value.

ARTICLE IV - INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are: **Philip Taylor at 17774 S.W. 12 Street, Pembroke Pines, Florida 33029**

ARTICLE V - INCORPORATOR

The name and address of the incorporator of these Articles of Incorporation are:
Philip Taylor at 17774 S.W. 12 Street, Pembroke Pines, Florida 33029

ARTICLE VI - DIRECTORS

The corporation shall have two (2) directors, and the initial directors shall be:
**Philip Taylor at 17774 S.W. 12 Street, Pembroke Pines, Florida 33029 and
Celestina Taylor at 17774 S.W. 12 Street, Pembroke Pines, Florida 33029**

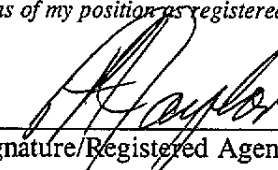


Signature/Incorporator



Date

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/Registered Agent



Date