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Florida Department of State
Division of Corporations
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To:

Division of Corporations
Fax Number : (850) 922-4001

From:

Account Name : FAS-T CORP. AGENTS, INC.
Account Number : 071001002335
Phone : (305) 599-0839
Fax Number : (305) 716-0346

99 NOV 19 PM 2:58
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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FLORIDA PROFIT CORPORATION OR P.A.

JOYCE FINANCIAL, INC.

Certificate of Status	0
Certified Copy	1
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Estimated Charge	\$78.75

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11-19-99

ARTICLES OF INCORPORATION

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

ARTICLE I - NAME

The name of the corporation shall be: *Joyce Financial, Inc.*

The principal place of business of this corporation shall be: *4205 W. Atlantic Blvd. #129
Cocoanut Creek, Fl. 33066*

ARTICLE II - NATURE OF BUSINESS

This corporation may engage in or transact any or all lawful activities of business permitted under the laws of the United States, the State of Florida, or any other state, country, territory or nation.

ARTICLE III - CAPITAL STOCK

The aggregate number of shares of stock and its value that this corporation is authorized to have outstanding at any one time. *1000 Shares, par value of 1.00 per share*

ARTICLE IV - TERMS OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE V - OFFICERS & DIRECTORS

The name(s) and street address(es) of the initial officer(s) and director(s), if any, who shall hold office the first year of the corporation's existence or until their successor(s) is (are) elected, is (are): *PRESIDENT: Mark Joyce
4205 W. Atlantic Blvd. #129
Cocoanut Creek, Fl. 33066*

ARTICLE VI - INCORPORATOR(S)

The name(s) and street address(es) of the incorporator(s) to this articles of incorporation is (are):
*Clifford Y Pierce
1440 John F Kennedy Cswy. #301
North Bay Village, Fl. 33141*

IN WITNESS WHEREOF, the undersigned incorporator(s) has (have) executed these Articles of Incorporation this 17 day of November, 1999

Signature(s) of Incorporator(s)
Clifford Y Pierce

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STATE OF FLORIDA
TALLAHASSEE

CERTIFICATE OF DESIGNATION
REGISTERED AGENT / REGISTERED OFFICE

Pursuant of the provisions of Section 607.325, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered, in the State of Florida.

1. The name of the corporation: *Joyce Financial, Inc.*

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

(P.O. Box Not Acceptable) **CLIFFORD Y PIERCE**

1440 JOHN F KENNEDY CAUSEWAY, SUITE 301
NORTH BAY VILLAGE, FL 33141

Signature: *Clifford Y Pierce*

Title: INCORPORATOR

Date: November 17, 1999

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 I further agree to comply with the provisions of all Statutes relative to the process and complete performance of my duties, and I accept the duties and obligations of Section 607.325, Florida Statutes.

Signature: *Clifford Y Pierce*

Date: November 17, 1999