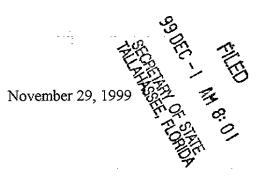
P99000105085

ATTORNEY AT LAW 840 W. NEW YORK AVENUE DELAND, FLORIDA 32720

PHONE (904) 736-6900 ____



State of Florida
Department of State
Corporate Division
P.O. Box 6327

P.O. Box 6327
Tallahassee, FL 32314

600003058106--4 -12/01/99--01073--012 ----*****78.75 *****78.75

Re: Financial Planning Solutions, Inc.

Gentlemen:

Enclosed is an original and one copy of the Articles of Incorporation for the above-referenced company. Please file the original in your offices and return to me one certified copy.

I am also enclosing my check in the amount of \$78.75 to cover:

\$35.00---Filing fee for Articles of Incorporation

\$35.00----Certificate Designating Registered Agent

\$ 8.75----Certified Copy

\$78.75----Total

Thanking you for your assistance, I remain.

Bune W. Flage, E.

Bruce W. Floyd, Esq

BWF/lde Encl: as

ARTICLES OF INCORPORATION OF FINANCIAL PLANNING SOLUTIONS, INC.



ARTICLE I-NAME

The name of this corporation is Financial Planning Solutions, Inc.

ARTICLE II - DURATION

This corporation shall have perpetual existence commencing on the date of the filing of these Articles with the Department of State.

ARTICLE III - PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business for which corporations my be incorporated under Chapter 607, Florida Statutes as it now exists or may after be amended.

ARTICLE 1V - CAPITAL STOCK

This corporation is authorized to issue One Hundred shares of One Dollar (\$1.00) par value common stock which shall be designated "Common Shares."

ARTICLE V - PRINCIPAL OFFICE

This principal place of business and mailing address of this corporation shall be: 312 N. Kansas Ave., DeLand, Florida 32724.

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 840 West New York Ave - Suite A, DeLand, Florida, and the name of the initial registered agent of this corporation at that address is Bruce W. Floyd, Esquire.

The Board of Directors may from time to time designate such other address and place for the principal office of this corporation as it may see fit.

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have One Director constituting the initial Board of Directors. The number of Directors may be either increased or decreased from time to time by the Bylaws; however, there shall never be less than One (1) Director nor more than Five (5). The name and address of the initial Board of Directors of this corporation is:

NAME ADDRESS

Douglas H. McLeod 312 N. Kansas Ave.
DeLand, Florida 32724

ARTICLE VIII - INCORPORATORS

The Name and address of the Incorporator signing these articles is:

NAME

ADDRESS

Douglas H. McLeod

312 N. Kansas Ave. DeLand, Florida 32724

ARTICLE IX - INDEMNIFICATION

The corporation shall indemnify any Officer or Director, or any former officer or directors, to the full extent permitted by law.

ARTICLE X - AMENDMENT

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment thereto, by a majority vote of the Board of Directors, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, acknowledge and filed the foregoing Articles of Incorporation under the laws of the State of Florida, this 29th day of November, 1999.

DOUGLAS H McLEOD

STATE OF FLORIDA COUNTY OF VOLUSIA

BEFORE ME, the undersigned Notary Public, personally appeared DOUGLAS H. McLEOD, to me well known to be the individual(s) described in and first being duly sworn, executed the aforegoing Articles of Incorporation and acknowledged before me that he executed the same for the purpose therein expressed.

WITNESS my hand and official seal in the County and State named above on this 29th day of November, 1999.

Personally Known OR Produced Identification Type of Identification Produced

Bruce W. Floyd,

Notary Public, State of Florida My Commission Expires:

-

CERTIFICATE DESIGNATING REGISTERED AGENT AND PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA, AND ACCEPTANCE OF AGENT UPON WHOM PROCESS MAY BE SERVED

In compliance with Sections 48.091 and 607.034 Florida Statutes, the following is submitted:

FIRST that Financial Planning Solutions, Inc., desiring to organize or qualify under the laws of the State of Florida, with its principal place of business at 312 N. Kansas Ave., DeLand, Florida has named Bruce W. Floyd, located at 840 West New York Avenue, DeLand, Florida 32720, as its agent to accept service of process within Florida.

Dated: November 29, 1999

DOUGLAS H. McLEOD, Director

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.

Signed at DeLand, Florida on this 29th day of November, 1999.

BRUCE W. FLOYD, Esq.

Registered Agent