

D95000000015

October 30, 1995

Lois M. Somerville
Chairman of the Board of Trustees
of the ACC TRUST
3801 West Lake Mary Boulevard
Suite Number 131
Lake Mary, Florida 32746
Phone (407) 330-3500

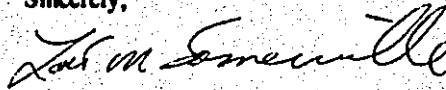
Corporate Records
Division of Corporations
Florida Department of State
Post Office Box 6327
Tallahassee, Florida 32314

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****350.00 ****350.00

Re: Filing of the Declaration of Trust For the ACC Trust

Please file the enclosed true and correct copy of the Declaration of Trust For the ACC TRUST. The enclosed Declaration and Affidavit delineates the manner and purpose in which this association proposes to conduct its business. I enclose a money order of \$350.00 for the filing fee in compliance with F. S. § 609.02. Please issue a certificate showing that the enclosed Declaration of Trust has been duly filed in your office.

Sincerely,



Lois M. Somerville, Chairman
Board of Trustees of the ACC TRUST

Enclosures: Declaration of Trust For the ACC TRUST

Copy to: Mark R. Gillotti

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

REGISTER NOV 3 1995

21/200

MARYANNE MORSE
CLERK OF CIRCUIT COURT

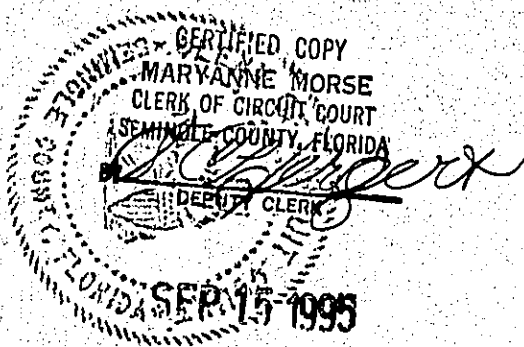
SEMINOLE COUNTY, FL
RECORDED & VERIFIED

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DECLARATION OF TRUST
FOR THE
ACC TRUST

OFFICIAL RECORDS
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SEMINOLE CO. FL.



Return to: Mark R. Gillotti
3801 West Lake Mary Boulevard
Suite Number 131
Lake Mary, Florida 32746

**AFFIDAVIT TO THE SECRETARY OF STATE OF FLORIDA
TO FILE OR QUALIFY**

DECLARATION OF TRUST FOR THE ACC TRUST

A FLORIDA TRUST

In accordance with Section 609.02 of the Florida Statutes, pertaining to Common Law Declarations of Trust, the undersigned, the Chairman of the Board of Trustees of ACC TRUST

(Name of Trust)

a FLORIDA Trust hereby affirms in order to file or qualify

(State)

ACC TRUST

, in the State of Florida.

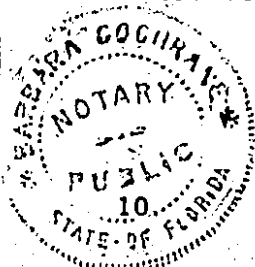
(Name of Trust)

1. Two or more persons are named in the Trust.
2. The principal address is 3801 West Lake Mary Boulevard, Suite
Number 131, Lake Mary, Florida 32746
3. The registered agent and office in the State of Florida is:
Mark R. Gillotti, Trustee of Record, c/o 3801 West Lake
Mary Boulevard, Suite Number 131, Lake Mary, Florida 32746
4. Acceptance by the registered agent: Having been named as registered agent to accept service of process for the above named Declaration of Trust at the place designated in this affidavit, I hereby accept the appointment as registered agent and agree to act in this capacity.
Mark R. Gillotti
(Signature of Registered Agent)
5. I certify that the attached is a true and correct copy of the Declaration of Trust under which the association proposes to conduct its business in Florida.

Lois M. Somerville
NOTARY

Lois M. Somerville
Name: Lois M. Somerville
Chairman of the Board of Trustees
of the ACC TRUST

OFFICIAL NOTARY SEAL -
BARBARA COCHRANE
NOTARY PUBLIC STATE OF FLORIDA
COMMISSION NO. CC412080
MY COMMISSION EXP. SEPT 30, 1998



**DECLARATION OF TRUST
FOR THE
ACC TRUST**

THIS DECLARATION OF TRUST IS EXECUTED BY:

Mark R. Gillotti

TRUSTOR

On this 14th day of September, 1995, A Contract is hereby entered into whereby the Trustee above named, may be hereafter known as:

ACC TRUST

**3801 West Lake Mary Boulevard
Suite Number 131
Lake Mary, Florida 32746**

and under said name may execute and make contracts of all kinds of instruments in conducting business in accordance to the powers set forth herein and not otherwise.

AFFAIRS OF THE TRUST

THE AFFAIRS OF THE TRUST SHALL BE TO DO ANYTHING THAT IS ALLOWED UNDER THE LAWS OF THE UNITED STATES OF AMERICA. THE AFFAIRS THAT THE TRUSTEES ARE PRESENTLY ENGAGED IS PRIMARY ESTATE PLANNING FOR THE BENEFIT OF THE BENEFICIARIES NAMED HEREIN OR WHO MAY BE NAMED HEREAFTER.

THE TRUSTEES NAMED HEREIN MANAGE THE TRUST FOR THE BENEFICIARIES PURSUANT TO THE TRUST CONTRACT.

BENEFICIARIES

THIS CONTRACT COMPLETELY AND TOTALLY NULLIFIES AND VOIDS ALL PREVIOUS WILLS AND THE BENEFICIARIES TO THIS CONTRACT ARE AS FOLLOWS:

1. JESSICA L. SOMERVILLE

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

THE TRUSTEE OF RECORD IS:

MARK R. GILLOTTI
3801 WEST LAKE MARY BOULEVARD
SUITE NUMBER 131
LAKE MARY, FLORIDA 32746

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DATED: 9/14/95

Signed: Mark R. GilloTTi
Mark R. GilloTTi (Trustor)
816 Silverwood Drive
Lake Mary, Florida 32746

STATE OF FLORIDA

COUNTY OF SEMINOLE

Before me personally appeared MARK R. GILLOTTI who executed the foregoing instrument, who did take an oath and produce a valid Florida Drivers License as identification and acknowledged that he executed said instrument for the purpose therein presented.

Witnessed my hand, and official seal, this 14th day of September, 1995.

My Commission Expires:

4/13/96

Cheryl A. Todd
NOTARY PUBLIC STATE OF FLORIDA
Name:

ID FL DL

6430 55658 3370



"OFFICIAL SEAL"
Cheryl A. Todd
My Commission Expires 4/13/96
Commission #CC 193412

ACC TRUST

44-100x

Declaration of Trust

WHEREAS, I, Mark R. Gillotti, of the
unincorporated area of: Lake Mary, County of Seminole, State of Florida
am the sole owner of the unincorporated business known as Advanced Chiropractic Clinic

(Name of Business)

located at 3801 W. Lake Mary Blvd., #131, in the unincorporated area of:
Lake Mary, County of Seminole and State of Florida

WHEREAS, the principal business of the said Advanced Chiropractic Clinic
(Name of Business)
is a medical services business

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS, that I do hereby acknowledge and declare that I hold
and will hold said business and all my right, title and interest in and to said business and all furniture, fixtures, stock in trade,
inventory, machinery, vehicles, accounts receivable, prepaid insurance and all other assets of such business IN TRUST, with
representation of said assets made in addendum to this Declaration.

1. For the use and benefit of:

(Name) Jessica L. Somerville, of
(Address) 816 Silverwood Drive Lake Mary Florida 32746
Number Street City State Zip

If because of my physical or mental incapacity certified in writing by a physician, the Successor Trustee shall assume
active administration of this trust during my lifetime, such Successor Trustee shall be fully authorized to pay ~~XXXX~~ or disburse
on my behalf such sums from income or principal of the business as he shall deem necessary or desirable ~~XXXX~~
~~XXXX~~ or to sell or otherwise dispose of the business when he deems it in my best interest so to do, investing and reinvesting
the proceeds therefrom and paying ~~XXXX~~ or disbursing on my behalf sums from income or principal ~~XXXX~~
Upon my death, unless the beneficiary shall predecease me or unless we both shall die as a result of a common accident
or disaster, my Successor Trustee is hereby directed forthwith ~~XXXX~~
~~XXXX~~ shall hold the trust assets in continuing trust
until such beneficiary shall have attained the age of 21 years. During such period of continuing trust the Successor Trustee,
in his absolute discretion, may retain the business herein described if he believes it to be in the best interests of the beneficiary
so to do, or he may dispose of it, investing and reinvesting the proceeds as he may deem appropriate. Prior to the date upon
which such beneficiary attains the age of 21 years, the Successor Trustee may apply or expend any or all of the income or
principal directly for the maintenance, education and support of the beneficiary without the intervention of any guardian and
without application to any court. Such payments of income or principal may be made to the parents of such beneficiary or
to the person with whom the beneficiary is living without any liability upon the Successor Trustee to see to the application
thereof. If such beneficiary survives me but dies before attaining the age of 21 years, at his or her death the Successor Trustee
shall ~~XXXX~~ and deliver the trust property to such beneficiary ~~XXXX~~ as he names.

2. The beneficiary hereunder shall be liable for his proportionate share of any taxes levied upon the Settlor's total taxable
estate by reason of the Settlor's death, and/or consistent with 26 USCS § 677.

3. All interests of a beneficiary hereunder shall be inalienable and free from anticipation, assignment, attachment, pledge or
control by creditors or a present or former spouse of such beneficiary in any proceedings at law or in equity.

4. This trust is created with the express understanding that the bank at which an account is maintained in the name of the
business shall be under no liability whatsoever to see to such trust's proper administration. On the contrary, upon the transfer of
the right, title and interest in and to the business by any trustee hereunder, said bank shall conclusively treat the transferee as the
sole owner of said account. Until the bank shall receive from some person interested in this trust, written notice of any death or
other event upon which the right to receive may depend, the bank shall incur no liability for payments made in good faith to
persons whose interests shall have been affected by such event. The bank shall be protected in acting upon any notice or other
instrument or document believed by it to be genuine and to have been signed or presented by the proper party or parties.

5. I reserve unto myself the power and right to collect all income which may accrue from the trust property and to pay such
income to myself, ~~XXXX~~ and the beneficiary named herein shall have ~~XXXX~~ such income distributed ~~XXXX~~ by me.

6. I reserve unto myself the power and right at any time during my lifetime to amend ~~XXXX~~ the trust
hereby created without the necessity of obtaining the consent of the beneficiary and without giving notice to the beneficiary ~~XXXX~~
~~XXXX~~ This trust is hereby designated as irrevocable.

7. The death during my lifetime, or in a common accident with me, of the beneficiary designated hereunder shall revoke such
designation, and in the former event, I reserve the right to designate a new beneficiary. Should I for any reason fail to designate
such new beneficiary, this trust shall ~~XXXX~~ continue
in force by successor trustees, with new beneficiaries so designated.

ACC TRUST

OFFICIAL RECORDS
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SEMINOLE CO. FL.

8. In the event of my physical or mental incapacity or my death, I hereby nominate and appoint as Successor Trustee hereunder whosoever shall at that time be beneficiary hereunder, unless such beneficiary shall not have attained the age of 21 years or is otherwise legally incapacitated, in which event I hereby nominate and appoint

(Name) Lois M. Somerville, of
(Address) 816 Silverwood Drive Lake Mary Florida 32746
Number Street City State Zip

to be Successor Trustee.

9. This Declaration of Trust shall extend to and be binding upon the heirs, executors, administrators and assigns of the undersigned and upon the Successors to the Trustee.

10. The Trustee and his successors shall serve without bond, and reserve rights under 28 USCS § 1654

11. This Declaration of Trust shall be construed and enforced in accordance with the laws of the State of Florida, with non vested personal property interest consistent with

FS § 689.225(2)(a)

IN WITNESS WHEREOF, I have hereunto set my hand and seal this fourteenth
day of September, 1995

(Settlor sign here) Mark R. Gillotti L.S.

I, the undersigned legal spouse of the above Settlor, hereby waive all community property rights which I may have in the hereinabove-described business and give my assent to the provisions of the trust and to the inclusion in it of the said business.

(Spouse sign here) X Lois M. Somerville L.S.

Witness: (1) Mark R. Gillotti

Witness: (2) X Lois M. Somerville

STATE OF FLORIDA

City or Town

COUNTY OF Seminole

On the 14th day of September, 1995, personally appeared

MARK R. GILLOTTI

known to me to be the individual(s) who executed the foregoing instrument, and acknowledged the same to be of free act and deed, before me.

Cheryl A. Todd
Notary Public

(Notary Seal)



"OFFICIAL SEAL"
Cheryl A. Todd
My Commission Expires 4/13/96
Commission #CC 193412

Notarize to Lois M.
Somerville, who is
Personally known to me.
Dianne Gagnon



DIANNE GAGNON
MY COMMISSION # CC442586 EXPIRES
March 22, 1999
BONDED THRU TROY FAIR INSURANCE, INC.

OFFICIAL RECORDS
BOOK PAGE

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Notarizing only for
for MARK R. GILLOTTI
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DECLARATION OF TRUST FOR THE ACC TRUST

CONTRACT AGREEMENT OF BUSINESS TRUST

THIS AGREEMENT made this 14th day of September, 1995 defines the purpose and manner an association of persons have organized themselves under the Declaration of Trust For the ACC Trust, as the Board of Trustees, to transact business by the laws of the State of Florida and the United States of America. This Agreement vests the Board of Trustees, with specific responsibilities to manage the ACC Trust estate for the benefit of the beneficial owners identified in the Declaration of Trust For the ACC Trust, including the current business operation of the Advanced Chiropractic Clinic, an unincorporated business. The Declaration of Trust For the ACC Trust pages one through five are incorporated herein.

SECTION I DESIGNATION, PURPOSE AND POWERS

- a. Designation: This Business Trust may be referred to as the ACC Trust.
- b. Purpose: The main purpose of this business trust is to maintain the Advanced Chiropractic Clinic, and invest the proceeds in related businesses, enterprises and investments for the benefit of the named beneficiaries in the Declaration of Trust For the ACC Trust, and is authorized to use the name Advanced Chiropractic Clinic as the trade name.
- c. General Powers: The Trustees to this business trust are vested with absolute discretion in the exercise of their powers. The Trustees shall have the power to do all acts, institute all proceedings, and exercise all rights, powers, privileges that as absolute owners, as provided in the Declaration of Trust of the ACC Trust, they may be required to perform to discharge their fiduciary duties and obligations.
- d. Powers to Form Business Entities: The Trustees to this business trust will form businesses, firms, and cause corporations to be created, and will operate and dissolve these businesses and/or enterprises.
- e. Powers to Manage Personal Property: The Trustees to this business trust will acquire, receive, collect, hold, and retire or discard Trust assets or any part of interest therein.
- f. Powers to Manage Real Property: The Trustees to this business trust will invest and reinvest in real estate; the trustees will obtain the vacation of plats, adjust boundaries, and dedicate easements; the Trustees will manage, develop, subdivide, improve, exchange, partition, change the character of, or abandon Trust assets or any interest therein.
- g. Powers to Manage Long-term Obligations and Reserves: The Trustees to this business trust will encumber, mortgage, or pledge Trust assets and deliver promissory notes evidencing such indebtedness or cause liens to be effectuated, or enter unto leases as lessor or lessee, for a term within or extending beyond the term of the Trust, in connection with the exercise of the power vested by the Declaration of Trust For the ACC Trust. The Trustees will allocate and accumulate funds in reserves to account for depreciation, amortization, or obsolescence and depletion, and will set aside sums to pay taxes, attorney fees, accountant charges, trustee costs, and other obligations on the Trust estate, or any part thereof.
- h. Powers to Protect Assets: The Trustees to this business trust will manage all investments and will make capital improvements, contracts for maintenance, repairs or alterations to assets and will insure assets against casualty, loss, malpractice, and liability.
- i. Powers to Transact Business: The Trustees to this business trust will transact business of any kind pursuant to Sections II, III, IV, and V. The Trustees will keep ledgers of all revenue, and current, contra and long term expenses, and assets and liabilities, and will keep records and financial statements for preparation of an annual balance sheet, income statement, statement of working capital, and other statements of financial standing and performance.
- j. Powers to Manage Cash Flow: The Trustees to this business trust will accumulate all business income, rents, dividends, earned interest, unearned income, and other income from Advanced Chiropractic Clinic and related businesses and enterprises; the Trustees will pay expenses of Advanced Chiropractic Clinic and related businesses and enterprises, including rents, leases, contracts, repairs, utilities, durable goods, supplies, services, licenses, banking charges, taxes, legal fees, accounting charges and related costs.
- k. Powers to Employ Others: The Trustees to this business trust will employ any attorney, manager, investment advisor, accountant, broker, tax specialist, doctor, nurse, or other agent or employee that in the Trustees' judgment may be necessary or desirable for the proper management, protection, sale or other disposition of the Trust estate or any part thereof, and to pay compensation for their services in an amount Trustee deems reasonable.
- l. Powers to Use Banks and Financial Institutions: The Trustees to this business trust will maintain cash assets and investments of the Advanced Chiropractic Clinic, and related businesses and enterprises, in accounts in banks and other financial institutions pursuant to the Declaration of Trust For the ACC Trust at paragraph four, page four.

SECTION II LIMITATIONS AND LIABILITIES

a. Limitations: This business trust shall not transact any banking or security business of any kind. This business trust will not offer for sale, barter, or sell any units, shares, contracts, notes, bonds, stocks, mortgages, oil or mineral leases of any kind.

b. Liabilities: No Trustee to this business trust shall be liable to any party in interest or to any person whomsoever, except for Trustees gross negligence or willful deceit; no Trustee hereunder shall in any event be liable to any party in interest or to any person whomsoever for any act or default of any cotrustee of that Trustee unless the liability results from that Trustee's own bad faith or gross negligence.

SECTION III TRUSTEES AND MANAGEMENT

a. Trustees and Management of the Trust: There shall be no more than nine Trustees and no less than two Trustees. All trustees are members of the Board of Trustees. The two persons who have organized themselves together, under the Declaration of Trust For the ACC Trust, for the purpose of transacting business, as the First Board of Trustees, are as follows:

1. Mark R. Gillotti
2. Lois M. Somerville

Said Trustees of the ACC Trust shall remain such until their Successors are elected or are appointed in accordance with the method of election herein provided, or as governed by the provisions of the Declaration of Trust of the ACC Trust.

b. Trustor: Mark R. Gillotti reserves the right to Amend the Trust to appoint Trustees, pursuant to page 4, paragraph 6 of the Declaration of Trust For the ACC Trust, only if the total number of Trustees who are organized and associated together falls below two persons. Additional Trustees will be added to Trust by nomination by beneficiary, or other interested person, and unanimous vote by the Board of Trustees. All Trustees so elected or appointed shall file their acceptance of office in the Official Records of the County of Seminole and shall serve a certified copy of said acceptance to the Trustee of Record and to the Trust Office..

c. Authority to Act: As trustees, personally together and/or rationally individually, they shall perform, without court authorization, or as authorized under Title 28 USCS § 1654 and/or F. S. § 454.18, every reasonable act which a prudent person would perform for the purposes of this business trust. The Board of Trustees may, if they deem advisable, seek a declaratory decree for constructing any provision of the ACC Trust. Whenever deemed advisable by The Board of Trustees, The Board of Trustees, or individual Trustees shall have the power to commence or defend, at the expense of the Trust estate, any litigation affecting the Trust or any property of the Trust estate.

d. The Board of Trustees: The Board of Trustees shall appoint a competent person Executive Secretary, with the Treasurer being Trustee of Record of the ACC Trust, governed by the provisions of the Declaration of Trust. In the event of death of Treasurer, then the Successor Trustee will become Treasurer and Trustee of Record according to the provisions of paragraph eight, page five of the Declaration of Trust For the ACC Trust and said Successor to Trustee of Record will appoint another Successor Trustee and amend the name and address of said replacement successor to the Declaration of Trust For the ACC Trust. For each new Trustee, either elected or appointed, the Trust estate shall vest in them without further conveyance. The Board of Trustees may appoint one or more assistant executive secretaries, as in their judgment the affairs of the business trust may require. Such appointments shall be for terms determined by the Executive Committee, and the compensation of the appointees shall be as fixed from time to time by the Executive Committee. The Chairman of the First Board of Trustees of the ACC Trust is Lois M. Somerville.

e. Executive Committee: The Executive Committee shall be composed of the Executive Secretary and the Treasurer, and at the discretion of the Board of Trustees, up to three additional Trustees. The office of Executive Secretary and Treasurer may not be held by the same Trustee.

f. Executive Secretary: The Executive Secretary shall carry on, subject to the direction and control of the Board of Trustees and the Executive Committee, the operation of the Advanced Chiropractic Clinic and all other businesses or enterprises of the trust. The assistant executive secretary or secretaries shall perform such duties as may be assigned by the Executive Secretary. The Executive Secretary is responsible to maintain the professional credentials of the Trust according to F. S. § 460.

g. Treasurer: The Treasurer shall be responsible for the deposit of Advanced Chiropractic Clinic funds and funds from other businesses and enterprises and shall be responsible for the disbursement of those funds according to this Agreement and as governed paragraph five page four of the Declaration of Trust For the ACC Trust. The Treasurer shall have qualifications, including, at a minimum, a Masters in Business Administration, or in Economics, or in Accounting, with ten years of business experience, or shall be a Certified Public Accountant with five years of business experience.

h. Executive Secretary and Treasurer: Mark R. Gillotti is hereafter designated as the first Treasurer, and Lois M. Somerville is hereafter designated as the first Executive Secretary.

i. Management of Trust: This business trust will be managed by the Board of Trustees. All decisions regarding the formation of businesses and enterprises, and the management of property, long term obligations and reserves will be made by the Board of Trustees. All decisions regarding the protection of Trust assets, the management of the current businesses, enterprises and investments, the establishment of contracts or employment agreements, and the utilization of banks and financial institutions will be made by the Executive Committee.

j. Compensation: Trustees may be compensated based on gross cash receipts generated (with gross expenses not to exceed 83 1/3% of gross receipts) by Trust assets per month. Each Trustee may be compensated up to \$500.00 per month if gross receipts exceed \$6,000.00, per month payable within the end of the first business week of the following month. Trustees will be entitled to additional compensation as reasonable for extraordinary services performed hereunder. All compensation will be approved by the Board of Trustees.

k. Resignation: Any Trustee may resign from this Business Trusteeship at any time by giving written notice of resignation to the Trustee of Record and Registered Agent, the Trust Office, and to the Beneficiaries. The resigning Trustee shall transfer and deliver the trust estate to the remaining trustees.

l. Office Facilities: The Board of Trustees shall provide suitable office space and facilities in such cities, townships, or unincorporated areas in Florida, or other states as authorized by law, as the Board may from time to time designate, and shall authorize the Executive Secretary to contract such facilities, clerical assistance, services, and incur such other office expense as is reasonably necessary to properly carry on the function for which this business trust was created.

SECTION IV ACCOUNTING, MEETINGS AND REPORTING

a. Chairman of Board of Trustees: The Board of Trustees shall elect one of their number as chairman thereof for a term of one year, to run from January 1st through December 31st.

b. How Meeting Called: A regular or special meeting of the Board of Trustees may be called by a written request from the Chairman or any two trustees thereof addressed to the Executive Secretary. A regular meeting shall be held at minimum once per year. A special meeting can be called at any time.

c. Minutes of Meetings of Board of Trustees: The Executive Secretary, or in his or her absence, some other Trustee designated by the Chairman or Chairman pro tem, shall keep adequate minutes of each meeting and the minutes shall be permanent records of the Trust. The meetings may be held anyplace. At every regular meeting a statement of business affairs and associated financial statements of the business trust will be presented by the Treasurer, or treasurer pro tem and reviewed by the Board.

d. Quorum and Number Required to Act: Except as otherwise herein expressly provided, two-thirds of all Trustees shall be present for a meeting. An affirmative vote by a majority of the trustees on the Board of Trustees shall be necessary for the Board to act on a matter.

e. Trustees May Act Without Meeting: The Board of Trustees, either individually, or collectively, may act in any capacity they are authorized to act by provisions, terms and conditions of this Declaration of Trust For the ACC Trust without meeting by signed approval of a written statement of the action taken.

f. Board of Trustees May adopt Rules: Subject to the provisions of the Declaration of Trust For the ACC Trust, by affirmative vote of a majority of Trustees the Board of Trustees may adopt rules for the administration of trust affairs.

g. Accounting: The Trustees will keep accurate records and accounts of administration of the trust estate and all related businesses, enterprises, and investments. During the lifetime of the Trustor, the Board of Trustees shall annually furnish to Trustor a full and complete statement of all receipts, disbursements, gains and losses of the trust estate. From and after the death of Trustor, the Board of Trustees shall annually furnish a full and complete statement of all receipts, disbursements, gains, losses of the trust estate, together with a statement of the assets to the Trustee of Record and Registered Agent. The Board of Trustees shall maintain proper records and books reflecting all income and disbursements of the Trust estate. The records and books are to be maintained according to generally accepted accounting principles. The records and books shall be kept in the Office of the Board of Trustees and shall be open for inspection at all reasonable times to Trustor and any Beneficiary under this Trust, or to Trustor's or any Beneficiary's guardian, or duly authorized agent or attorney.

h. Mailing: Any notice or other written matter required to be sent to Trustee, Trustor, Beneficiary, or other interested person, shall be sent to such person at his or her last known mailing address. If any Trustee properly requests the consent of any person and no objection in writing is received by Trustee within 10 days after such receipt is made, such person shall be deemed to have consented.

SECTION V
COMPLIANCE WITH LAW

a. The ACC Trust has been organized to be a Common-Law Declaration of Trust under the Laws of the State of Florida. The Board of Trustees shall comply with such laws as are applicable to a trust of this nature, such as F. S. § 460 (Chiropractic), F. S. § 609 (Common Law Declaration of Trust), and F. S. § 865.09 (Fictitious Name Registration).

b. The Advanced Chiropractic Clinic, assigned and deposited into this Trust for the benefit of the named beneficiaries as heretofore stated on pages one through six of the Declaration of Trust For the ACC Trust, is the current business asset and is a going-concern referenced in this business trust Agreement.

c. Title and Control of Board of Trustees: The Board of Trustees shall have sole title to the assets of the Advanced Chiropractic Clinic and assets that come under the control of the trust, subject to the provisions of the Declaration of Trust For the ACC Trust and the foregoing terms and conditions of this Trust Agreement, and shall have full control and management of the true assets and affairs.

d. Pure Trust and Not Partnership: The Declaration of Trust For the ACC Trust as defined in the terms and conditions herein Agreement shall be a pure trust and only the Trust assets shall be liable on any contract entered into under The Declaration of Trust For the ACC Trust. The Trustees shall not be held to be partners and only trustees as herein provided, shall act or attempt to act in behalf of the Trust.

e. Conflict in Authority: If any conflict arises between this Agreement and the Declaration of Trust For the ACC Trust, the Declaration of Trust For the ACC Trust provisions shall have overriding authority. Should any provision, term, or condition of this Declaration of Trust be or become invalid or unenforceable, the remaining provisions, terms and conditions shall continue to be effective.

The undersigned, have hereunto set our respective hands this Declaration of Trust For the ACC Trust Contract Agreement of Business Trust, as the First Board of Trustees of the ACC Trust this 14th day of September, 1995. This Agreement authorizes the Chairman of the First Board of Trustees to file a true and correct copy of the Declaration of Trust for the ACC Trust with the Department of the State of Florida in order to serve public notice as to the purpose and manner of the business to be engaged in by this association. Upon receipt of a certificate showing the Declaration of Trust For the ACC Trust as been filed the undersigned association will transact business in the State of Florida.


LOIS M. SOMERVILLE (Seal)

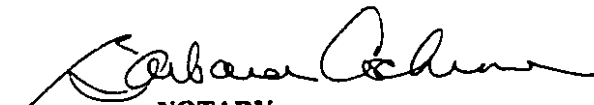
EXECUTIVE SECRETARY AND
CHAIRMAN OF THE FIRST BOARD OF TRUSTEES
OF THE ACC TRUST

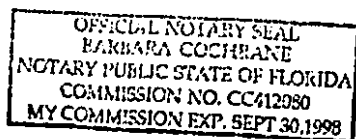
c/o 816 Silverwood Drive
Lake Mary, Florida 32746


MARK R. GILLOTTI (Seal)

TREASURER AND TRUSTOR AND
TRUSTEE OF RECORD/
REGISTERED AGENT
OF THE ACC TRUST

c/o 3801 West Lake Mary Boulevard
Suite Number 131
Lake Mary, Florida 32746


NOTARY



FILED
95 NOV -2 PM 2:55
SECRETARY OF STATE
TALLAHASSEE, FLORIDA