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TRANSMITTAL LETTER

TO: QUALIFICATION/REGISTRATION SECTION
DIVISION OF CORPORATIONS

SUBJECT: AVCO INSURANCE AGENCY, INC.
(Name of corporation)

Dear Sir or Madam:

The enclosed "Application by Foreign Corporation for Authorization to Transact Business in Florida", "Certificate of Existence", and check are submitted to register the above referenced foreign corporation to transact business in Florida.

Please return all correspondence concerning this matter to the following:

Marilyn L. Havens, Legal Assistant
(Name of Person)

Avco Financial Services
(Firm/Company)

600 Anton Boulevard, 18th Floor
(Address)

Costa Mesa, California 92626-5011
(City, State and Zip Code)

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Should you need to call someone concerning this matter, please call:

Marilyn L. Havens at (714) 445 - 7149
(Name of Person) Area Code & Daytime Telephone Number

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SECRETARY OF STATE
DIVISION OF CORPORATIONS
95 JUL 11 AM 10:56

COURIER ADDRESS:
Qualification/Registration Sec.
Division of Corporations
409 E. Gaines St.
Tallahassee, FL 32399

MAILING ADDRESS:
Qualification/Registration Sec.
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32314

APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO
TRANSACT BUSINESS IN FLORIDA

IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS
SUBMITTED TO REGISTER A FOREIGN CORPORATION TO TRANSACT BUSINESS IN THE
STATE OF FLORIDA:

1. AVCO INSURANCE AGENCY, INC.
(Name of corporation: must include the word "INCORPORATED", "COMPANY", "CORPORATION" or words or abbreviations of like import in language as will clearly indicate that it is a corporation instead of a natural person or partnership if not so contained in the name at present.)

2. ARIZONA 3. 33-0662492
(State or country under the law of which it is incorporated) (FEI number, if applicable)

4. April 7, 1995 5. Perpetual
(Date of incorporation) (Duration: Year corp. will cease to exist or "perpetual")

6. N/A
(Date first transacted business in Florida. (See sections 607.1501, 607.1502, and 817.155, F.S.))

7. 600 Anton Boulevard
Costa Mesa, California 92626-5011
(Current mailing address)

8. Insurance Agency
(Purpose(s) of corporation authorized in home state or country to be carried out in the state of Florida)

9. Name and street address of Florida registered agent:

The Prentice-Hall Corporation
Name: System, Inc.

Office Address: 1201 Hays Street, Suite 105

Tallahassee, Florida, 32301
(Zip Code)

10. Registered agent's acceptance:

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, 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 relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

The Prentice-Hall Corporation System, Inc.

By: C. Bacht
(Registered agent's signature)

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

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TALLAHASSEE

12. Names and addresses of officers and/or directors:

A. DIRECTORS

Chairman: SEE ATTACHED

Address: _____

Vice Chairman: _____

Address: _____

Director: _____

Address: _____

Director: _____

Address: _____

B. OFFICERS

President: _____

Address: _____

Vice President: _____

Address: _____

Secretary: _____

Address: _____

Treasurer: _____

Address: _____

NOTE: If necessary, you may attach an addendum to the application listing additional officers and/or directors.

13.

Stephen D. Brandon
(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

14.

Stephen D. Brandon, Vice President
(Typed or printed name and capacity of person signing application)

AVCO INSURANCE AGENCY, INC.

DIRECTORS:

STEPHEN D. BRANDON
HERBERT F. SMITH
JOHN C. SPENCE

OFFICERS:

JOHN C. SPENCE	- President
RONALD BUKOW	- Executive Vice President and Treasurer
GARY L. FITE	- Executive Vice President and Controller
HERBERT F. SMITH	- Executive Vice President and Secretary
STEPHEN D. BRANDON	- Vice President and Assistant Secretary

The business address of the President is as follows:

John C. Spence, President and Director
18581 Teller Avenue
P.O. Box 19702
Irvine, California 92713-9702

The business address of the other directors and officers is:

600 Anton Boulevard
Costa Mesa, California 92626-5011

or
P.O. Box 5011
Costa Mesa, California 92628-5011

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DIVISION OF CORPORATIONS
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State of Arizona



OFFICE OF THE CORPORATION COMMISSION

To all to Whom these Presents shall Come, Greeting:

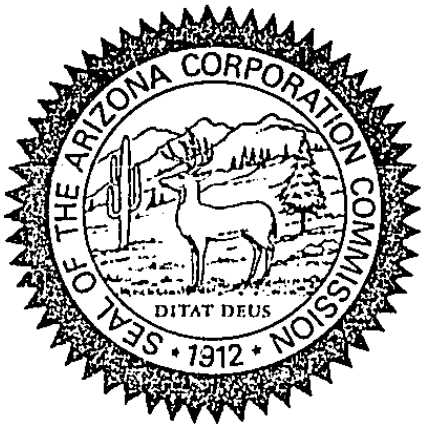
I, the Executive Secretary of the Arizona Corporation Commission, DO HEREBY
CERTIFY that

AVCO INSURANCE AGENCY, INC.

a Domestic Corporation organized under the laws of the State of Arizona, did incorporate on
April 7, 1995

I FURTHER CERTIFY that this corporation has filed all affidavits and annual
reports and paid all annual filing fees required to date and, therefore, is in good standing in
this state.

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DIVISION OF CORPORATIONS
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IN WITNESS WHEREOF, I have hereunto
set my hand and affixed the official seal
of the Arizona Corporation Commission.
Done at Phoenix, the Capital, this
5th day of June

19 95, A.D.

James Matthews
Executive Secretary

By Kim Allen

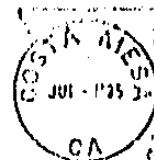


Aveo
Financial
Services.

Not Financial or Insurance
Company of America, Inc.

600 Anton Boulevard
P. O. Box 5011
Costa Mesa, CA 92628-5011

PRECEDENCE
FIRST CLASS



U.S. POSTAGE

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QUALIFICATION/REGISTRATION SECTION
DIVISION OF CORPORATIONS
P.O. BOX 6327
TALLAHASSEE, FL 32314



2200 Forward Drive
Post Office Box 840
Harrison, Arkansas 72602-0840

Phone 501-741-9000
Toll Free 800-8-SHIP-AF
FAX Number 501-741-3003

RESOLUTION OF FOREIGN CORPORATION
ADOPTING FICTITIOUS NAME IN FLORIDA

I, Tom Garrison certify that I am the Secretary of AMERICAN FREIGHTWAYS CORPORATION a corporation organized under laws of the state of Arkansas, and that the following is a true and correct copy of a resolution duly adopted at a meeting of the board of directors of the corporation on the 6th day of July, 1995.


(Signature)

SECRETARY

Resolved, that the corporation adopts the name AMERICAN FREIGHTWAYS CORPORATION OF HARRISON under which it shall operate in Florida because its corporate name is not available for use in Florida, that the secretary is authorized to certify a copy of the resolution to the Secretary of State of Florida for filing.

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