



THE UNITED STATES
CORPORATION
COMPANY

PO00000011609

FILED

FEB-2 PM 2:22

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ACCOUNT NO. : 072100000032

REFERENCE : 573389 4351925

AUTHORIZATION :

COST LIMIT : \$ PPD

EFFECTIVE DATE

02/01/00

ORDER DATE : February 2, 2000

ORDER TIME : 11:31 AM

ORDER NO. : 573389-005

CUSTOMER NO: 4351925

CUSTOMER: Mr. Sean Espenship
CONE YONG STEWART & HOUSTON,
CONE YONG STEWART & HOUSTON,
P.O. Box 4550

500003121015--1
-02/02/00--01040--027
*****78.75 *****78.75

Jacksonville, FL 32201

DOMESTIC FILING

NAME: LENDING HANDS, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY
 PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Erika Carlson

EXAMINER'S INITIALS:

RECEIVED
00 FEB -2 PM 12:57
DEPARTMENT OF STATE
DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

PH 2/2/2000

ARTICLES OF INCORPORATION
OF

LENDING HANDS, INC.

FILED
00 FEB -2 PM 2: 22
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, for the purpose of forming a corporation for profit under the laws of Florida, hereby adopts the following Articles of Incorporation:

ARTICLE I

Name

EFFECTIVE 2. 22
02/01/00

The name of the corporation is **Lending Hands, Inc.**

ARTICLE II

Principal Office

The principal office and mailing address of the corporation shall be 10895 Old Dixie Highway, St. Augustine, Florida 32095.

ARTICLE III

Duration

This corporation shall exist perpetually. Corporate existence shall commence on the date these Articles are executed and acknowledged, except that if they are not filed by the Department of State of the State of Florida within five days, exclusive of legal holidays, after they are executed and acknowledged, corporate existence shall commence upon filing by the Department of State.

ARTICLE IV

Nature of Business

This corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE V

Capital stock

(a) Authorized Capital. The maximum number of shares of stock which this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having a par value of \$1.00 per share.

(b) **Restrictions on Transfer of Stock**. The shareholders may, by bylaw provision or by shareholders' agreement recorded in the minute book, impose such restrictions on the sale, transfer or encumbrance of the stock of this corporation as they may see fit.

ARTICLE VI

Initial Registered Office and Agent

The street address of the initial registered office of this corporation is 1050 Riverside Avenue, Post Office Box 4550, Jacksonville, Florida 32201, and the name of the initial registered agent of this corporation at that address is Sean A. Espenship.

ARTICLE VII

Directors

(a) **Number**. This corporation shall have no directors initially. The number of directors may be increased or diminished from time to time by the bylaws, but shall never be less than one.

(b) **Indemnification**. The board of directors is hereby specifically authorized to make provision for indemnification of directors, officers, employees and agents to the full extent permitted by law.

ARTICLE VIII

Incorporator

The name and street address of the incorporator of this corporation is:

Sean A. Espenship, 1050 Riverside Avenue, Post Office Box 4550, Jacksonville, Florida 32201

ARTICLE IX

Amendment

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, and any right conferred upon the shareholders is subject to this reservation.

1st IN WITNESS WHEREOF, the Incorporator has executed these Articles the
day of February, 2000.

Sean A. Espenship
Sean A. Espenship

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 1st day of February, 2000,
by Sean A. Espenship, who is personally known to me and who took an oath.

NOTARY PUBLIC:

Mary Ellen Long



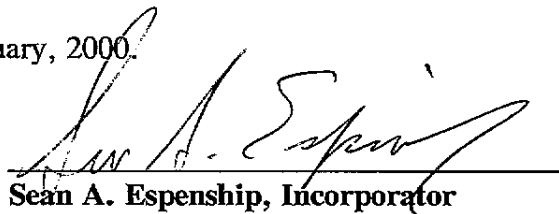
Mary Ellen Long
MY COMMISSION # CC755132 EXPIRES
October 27, 2002
BONDED THRU TROY FAIR INSURANCE INC.

**CERTIFICATE DESIGNATING REGISTERED OFFICE AND REGISTERED
AGENT FOR THE SERVICE OF PROCESS WITHIN FLORIDA**

In compliance with Sections 48.091, 607.0501 and 607.0505, Florida Statutes, the following is submitted:

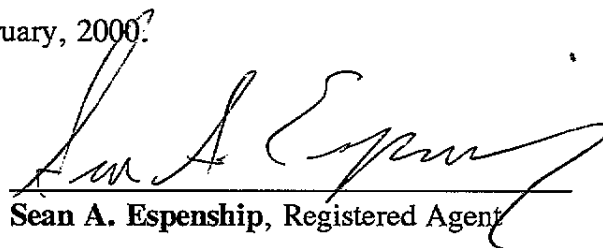
Lending Hands, Inc., desiring to organize or qualify under the laws of the State of Florida hereby designates **Sean A. Espenship** as its registered agent to accept service of process within the State of Florida and the address of its registered office shall be **1050 Riverside Avenue, Post Office Box 4550, Jacksonville, Florida 32201**.

DATED this _____ day of February, 2000.


Sean A. Espenship, Incorporator

Having been named as registered agent 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.

DATED this _____ day of February, 2000.


Sean A. Espenship, Registered Agent

FILED
00 FEB -2 PM 2:22
SECRETARY OF STATE
TALLAHASSEE, FLORIDA