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TRANSMITTAL LETTER

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Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

FILED
00 OCT 25 PM 12:14
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

SUBJECT: JEF CAPITAL MANAGEMENT, INC.
(Proposed Corporate Name)

Enclosed is an original and (1) copy of the Articles of Incorporation and our check
for \$ 70.00.

FROM: DEVRY E. DEWAN, CPA
7006 ATLANTIC BLVD.
JACKSONVILLE, FL. 32211-8706
(904) 725-2895

Note: Please provide the original and one copy of the Articles.

10-26

ARTICLES OF INCORPORATION
OF
JEF CAPITAL MANAGEMENT, INC.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I - NAME

The name of this corporation is: JEF CAPITAL MANAGEMENT, 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 and all lawful business, all in keeping with the laws of the State of Florida.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue 100 shares of \$10.00 par value common stock which shall be designated "Common Stock."

ARTICLE V - PRE-EMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation shall have the right to purchase his prorata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI - REGISTERED OFFICE, MAILING OFFICE,
AND REGISTERED AGENTS OFFICE

The street of the initial registered office, mailing office, and registered agent's office of this corporation is 7006 Atlantic Blvd., Jacksonville, Florida 32211-8706.

The name of the initial registered agent of this corporation is JAMES FARHAT

ARTICLE VII - INITIAL BOARD OF DIRECTORS

<u>NAME</u>	<u>ADDRESS</u>
<u>PRESIDENT/V.PRES./SEC./TREAS.</u>	
JAMES FARHAT	7006 Atlantic Blvd. Jacksonville, FL. 32211-8706

ARTICLE VIII - INCORPORATORS

NAME

ADDRESS

JAMES FARHAT

7006 Atlantic Blvd.
Jacksonville, FL. 32211-8706

ARTICLE IX - INDEMNIFICATION

The corporation shall indemnify any officer or director, or any former officer or director, 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 hereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscribers have executed these Articles of Incorporation this 15th day of October, 2000.



SUBSCRIBER JAMES FARHAT

SUBSCRIBER

**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS WITHIN FLORIDA. NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED.**

**IN COMPLIANCE WITH SECTION 43.091, FLORIDA STATUTES, THE FOLLOWING
IS SUBMITTED:**

FIRST - THAT JEF CAPITAL MANAGEMENT, INC.

*desiring to organize or qualify under the laws of the State of Florida, with its
principal place of business at the City of Jacksonville, State of Florida, has named
JAMES FARHAT , located at 7006 Atlantic Blvd., Jacksonville, Florida
32211-8706 as its agent to accept service of process within Florida.*

SIGNATURE


JAMES FARHAT

TITLE: PRESIDENT

DATE: OCTOBER 15, 2000

**HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE
CAPTIONED 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 PROPER PERFORMANCE OF MY DUTIES.**

SIGNATURE


REGISTERED AGENT
JAMES FARHAT

DATE: OCTOBER 15, 2000

STATE OF FLORIDA

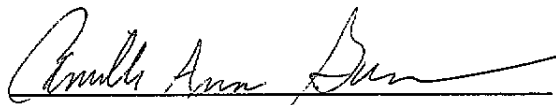
COUNTY OF DUVAL

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

BEFORE ME, a Notary Public authorized to take acknowledgements in the State and County set forth above, personally appeared **JAMES FARHAT**

known to be and known by me to be the person (s) who executed the foregoing Articles of Incorporation, and they acknowledge before me that they executed these Article of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the State and County aforesaid, this 15th day of October, 2000.



NOTARY PUBLIC, STATE OF FLORIDA
AT LARGE

