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October 19, 2001

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

FILED
01 OCT 22 AM 9:42
SECRETARY OF STATE
TALLAHASSEE FLORIDA

RE: *Articles of Incorporation--JEAN C. LOACH & ASSOCIATES INC.*

Attached and enclosed you will find one(1) original Articles of Incorporation for the above referenced entity along with a check in the amount of \$ 78.75 to cover the cost of processing and recording said articles. Please process, record, and file these articles at your convenience and send proof of filing and/or a conformed copy of the articles back to the undersigned.

If you have any questions or desire further information or clarification, please contact the undersigned. Thank you for your help, assistance, and consideration.

Sincerely Yours,

David K. Kuschel

David K. Kuschel

Enclosures:

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ARTICLES OF INCORPORATION
OF
JEAN C. LOACH & ASSOCIATES INC.

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, does hereby adopt the following Articles of Incorporation:

ARTICLE 1. Name. The name of the Corporation is: **JEAN C. LOACH & ASSOCIATES INC.**

ARTICLE 2. Duration. The duration of the Corporation is perpetual.

ARTICLE 3. Purpose. The general purposes for which the Corporation is organized are the following:

A. To engage in and transact any lawful business for which corporations may be incorporated under the Florida General Corporation Act. No other purpose limits this general purpose in any way.

B. To do such other things as are incidental to the purposes of the Corporation or necessary or desirable in order to accomplish them.

ARTICLE 4. Capital Stock. The aggregate number of shares which the Corporation is authorized to issue is 1,000 shares of common stock. Such shares shall be a single class and shall have a par value of \$1.00 per share.

ARTICLE 5. Initial Office and Registered Agent. The street address of the initial Principal Office of the Corporation is 27 Pennock Lane, Suite 204, Jupiter, FL 33458, and the name of its initial Registered Agent is David K. Kuschel, Esq., who also maintains an office at 27 Pennock Lane, Suite 204, Jupiter, Florida, 33458.

ARTICLE 6. Initial Board of Directors. The number of Directors constituting the initial Board of Directors is one. The number of Directors may be increased or decreased from time to time in accordance with the Bylaws but shall never be less than one. The name and address of the initial Director of the Corporation is as follows:

David K. Kuschel	27 Pennock Lane, Suite 204
	Jupiter, FL 33458

ARTICLE 7. Incorporator. The name and address of the Incorporator is as follows:

David K. Kuschel	27 Pennock Lane, Suite 204
	Jupiter, FL 33458

ARTICLE 8. Amendment. The Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation or any amendment to them, and any right conferred upon the Shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned has signed these Articles of
Incorporation on this 19th day of October, 2001.

David K. Kuschel

David K. Kuschel

STATE OF FLORIDA
COUNTY OF PALM BEACH

BEFORE ME personally appeared, David K. Kuschel to me well known
and known to me to be the persons described in and who executed the
foregoing Articles of Incorporation and acknowledged to and before me that he
executed said instrument for the purposes therein expressed.

WITNESS my hand and official seal this 19 day of October, 2001.

Kari S. Grudovich
NOTARY PUBLIC, State of Florida



My Commission Expires:

FILED

ACCEPTANCE BY REGISTERED AGENT

01 OCT 22 AM 9:42

SECRETARY OF STATE
TALLAHASSEE FLORIDA

The undersigned hereby accepts the appointment as Registered Agent of
JEAN C. LOACH & ASSOCIATES INC., which is contained in the
foregoing Articles of Incorporation.

DATED this 19th day of October, 2001.

David K. Kuschel

David K. Kuschel, Registered Agent