

Delegal

Law Offices, P.A.

T. A. "Tad" Delegal, III
William P. Daniel

424 East Monroe Street
Jacksonville, FL 32202
Phone: 904.633.5000
Fax: 904.358.2850
Email: wpdaniel@delegal.net

May 21, 2002

Division of Corporations
Department of State
The Capitol
Post Office Box 6327
Tallahassee, FL 32314

RE: K & E INVESTMENTS, INC.

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-05/28/02--01054--002
*****78.75 *****78.75

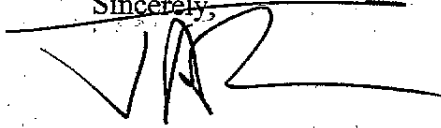
Dear Sir or Madam:

Enclosed is the signed original and one signed copy of the Articles of Incorporation of the above corporation and the Designation and Acceptance of Registered Agent. We have also enclosed a check in the amount of \$78.75 for the filing fee, certified copy fee, and designation of registered agent.

Please process this request at your earliest opportunity and return the certified copy of the Articles of Incorporation to this office.

Thank you for your assistance. If you have any questions, please call me at the above phone number.

Sincerely,



T. A. "Tad" Delegal, III

W02-15408
J5/29



FLORIDA DEPARTMENT OF STATE

Katherine Harris
Secretary of State

May 29, 2002

T.A. "TAD" DELEGAL, III
424 EAST MONROE ST.
JACKSONVILLE, FL 32202

SUBJECT: K & E INVESTMENTS, INC.
Ref. Number: W02000015408

We have received your document for K & E INVESTMENTS, INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity.

Please select a new name and make the correction in all appropriate places. One or more major words may be added to make the name distinguishable from the one presently on file.

Adding "of Florida" or "Florida" to the end of a name is not acceptable.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6878.

Alan Crum
Document Specialist
New Filing Section

Letter Number: 202A00034431

ARTICLES OF INCORPORATION
OF
K & E FINANCIAL INVESTMENTS, INC.

FILED
02 JUN 13 PM 12:47
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I. CORPORATE NAME.

The name of this corporation is K & E FINANCIAL INVESTMENTS, INC.

ARTICLE II. PRINCIPAL OFFICE.

The principal place of business and mailing address of this corporation is 5200 Siesta Del Rio Drive, S., Jacksonville, Florida 32258.

ARTICLE III. DURATION.

The duration of the Corporation is perpetual.

ARTICLE IV. PURPOSE

The Corporation is for general business purpose.

ARTICLE V. CAPITAL STOCK.

The number of shares of stock that this corporation is authorized to have outstanding at any one time is 100 shares.

ARTICLE VI. INITIAL REGISTERED AGENT AND OFFICE.

The name and address of the initial registered agent are T.A. Delegal, III, 424 East Monroe Street, Jacksonville, Florida 32202.

ARTICLE VII. INITIAL BOARD OF DIRECTORS.

The number of Directors constituting the initial Board of Directors is two. 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 each initial Director of the Corporation is as follows:

Kenneth W. Palmer, Sr., 5200 Siesta Del Rio Drive, S., Jacksonville, Florida 32258

Elaine W. Palmer, 5200 Siesta Del Rio Drive, S., Jacksonville, Florida 32258

ARTICLE VIII. INCORPORATORS.

The name(s) and street address(es) of the incorporator(s) to these articles of incorporation are:

Kenneth W. Palmer, Sr., 5200 Siesta Del Rio Drive, S., Jacksonville, Florida 32258

Elaine W. Palmer, 5200 Siesta Del Rio Drive, S., Jacksonville, Florida 32258

ARTICLE IX. RIGHTS OF INITIAL DIRECTORS

Each of the initial Directors shall have the right to be a Director of the Corporation as long as that respective Director is a Shareholder of the Corporation. By acquiring shares in this Corporation, each Shareholder agrees to abide by this right and to elect each of the initial Directors named in these Articles of Incorporation to the office of Director as long as that Director is a Shareholder of the Corporation. This Article may not be amended in any way without the written consent of each of the initial Directors who is a Shareholder of the

Corporation at the time of the amendment.

ARTICLE X. SHARE TRANSFER RESTRICTIONS.

Shares of the Corporation shall be issued to the following persons in the following amounts upon payment of the consideration determined by the Board of Directors:

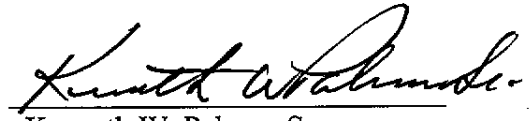
Shareholder	Number of Shares
Kenneth W. Palmer, Sr.	50
Elaine W. Palmer	50

Shares held by each Shareholder may not be sold or otherwise transferred to other persons (other than transfer to an heir in the case of a shareholder's death) unless first offered to this Corporation or to the remaining Shareholders in proportion to their shares. The price, terms and other provisions regarding this restriction may be specified by written agreement among the Shareholders, which agreement may expand this Article and which may also include the Corporation as a party. These restrictions are intended to preserve exemptions under federal and state securities laws, to provide for orderly changes in ownership of shares, and to serve other reasonable purposes.

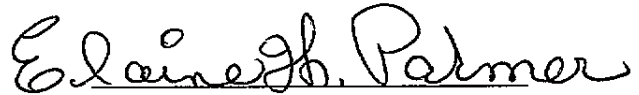
ARTICLE XI. AMENDMENT.

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.

The undersigned have executed these articles of incorporation on June 5, 2002.



Kenneth W. Palmer, Sr.
Incorporator/Director



Elaine W. Palmer
Incorporator/Director

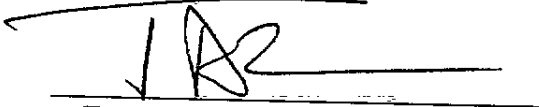
Designation and Acceptance of Registered Agent

Pursuant to the provisions of F.S. 607.0501, the undersigned corporation organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent in the State of Florida.

1. The name of the corporation is K & E FINANCIAL INVESTMENTS, INC.
2. The name of the registered agent is T.A. Delegal, III
3. The address of the registered agent/registered office is 424 East Monroe Street, Jacksonville, Florida 32202.

Acceptance

Having been named as registered agent and designated to accept service of process for the above corporation, 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.


T.A. Delegal, III
June 5, 2002

FILED
02 JUN 13 PM 12:47
SECRETARY OF STATE
TALLAHASSEE, FLORIDA