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(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

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(Business Entity Name)

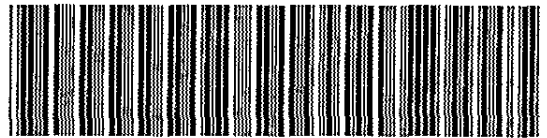
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SEAL
TALLAHASSEE, FLORIDA

12/05/02--01032--010 **78.75

TRANSMITTAL LETTER

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

SUBJECT: Ross, Cregan & Associates, Inc.
(proposed corporate name)

Enclosed please find an original and one (1) copy of the articles of Incorporation for the above corporation and check in the amount of \$ 78.75.

FROM: Kevin J. Cregan
Name
4636 Glissade Drive
Address
New Port Richey, FL., 34652
City, State, & Zip
(727) 848-4028
Telephone Number

Note: Additional copy of articles is needed only when certified copy is requested.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF

Ross, Cregan & Associates, Inc.

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

Ross, Cregan & Associates, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

4636 Glissade Drive
New Port Richey, FL., 34652

ARTICLE III CAPITAL STOCK

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

500 shares @ \$1.00 per share

ARTICLE IV INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial registered agent is:

Kevin J. Cregan
4636 Glissade Drive
New Port Richey, FL., 34652

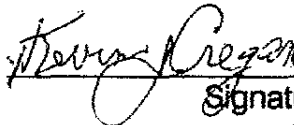
ARTICLE V INCORPORATOR(S)

The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is(are):

Kevin J. Cregan
4636 Glissade Drive
New Port Richey, FL., 34652

The undersigned has(have) executed these Articles of Incorporation this

3rd day of December, 2002.

 President

Signature/Title

Signature/Title

Signature/Title

**CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE**

Pursuant to the provisions of section 607.0501, Florida Statutes, 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: Ross, Cregan & associates, Inc.

2. The name and address of the registered agent and office is:

Kevin J. Cregan

(NAME)

4636 Glissade Drive

(P.O. BOX NOT ACCEPTABLE)

New Port Richey, Fl., 34652

(CITY/STATE/ZIP)

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TALLAHASSEE, FLORIDA

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SIGNATURE

Kevin J. Cregan
(corporate officer)

TITLE President

DATE 12/3/02

HAVING BEEN NAMED AS REGISTERED AGENT AND 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.

SIGNATURE

Kevin J. Cregan

DATE

12/3/02

REGISTERED AGENT FILING FEE: \$35.00