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JAX CITY INS. GROUP
9943 BEACH BLVD
JACKSONVILLE, FL 32246

(Address)

(City/State/Zip/Phone #)

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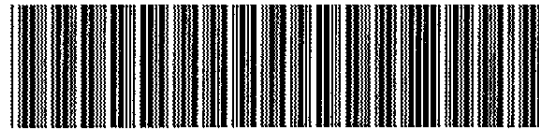
(Business Entity Name)

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TALLAHASSEE, FLORIDA

7 SMITH FEB 18 2003

ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

ARTICLE I NAME

The name of the corporation shall be:

Richard Bender
Matt's Floor Coverings, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailling address is:

2664 Gilmore Street
Jax Fl 32204

ARTICLE III PURPOSE

The purpose for which the corporation is organized is:

Floor Coverings

ARTICLE IV SHARES

The number of shares of stock is:

500

ARTICLE V INITIAL OFFICERS/DIRECTORS (optional)

The name(s), address(es) and title(s):

Richard Bender, 2664 Gilmore Street, Jax Fl 32204 ~~President~~ *President*

Ronnie Whiten, 3255 Mabry Terr, Jax Fl 32254 Vice President

ARTICLE VI REGISTERED AGENT

The name and Florida street address of the registered agent is:

Richard Bender, 2664 Gilmore Street, Jax Fl 32204

ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:

Richard Bender, 2664 Gilmore Street, Jax Fl 32204

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity

Richard M. Bender

Signature/Registered Agent

2-3-03

Date

Richard M. Bender

Signature/Incorporator

2-3-03

Date

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