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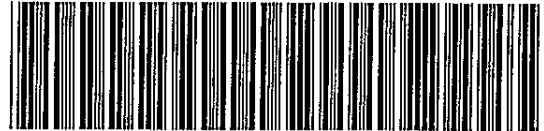
(Business Entity Name)

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03 APR 16 AM 7:25
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED

APR 16

DANIEL J. LEFEVRE

LAWYER

1491 W. FAIRBANKS AVENUE
WINTER PARK, FLORIDA 32789

MAIL: P.O. BOX 70
WINTER PARK, FL 32790

TELEPHONE (407) 647-3975
FAX (407) 645-0315

CYNTHIA G. ANNANE
LEGAL ASSISTANT

April 10, 2003

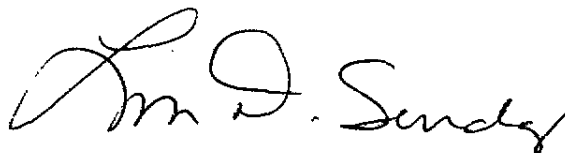
Florida Department of Corporations
409 E. Gaines Street
Tallahassee, FL 32399

RE: Rernander & Associates, Inc.

Dear Sir or Madam:

Please find the Articles of Incorporation for Fernander & Associates, Inc. I have included the filing fee of \$78. Please return the documents in the postage paid envelope I have provided for your convenience. If you have any further questions regarding this matter please do not hesitate to call me.

Very truly yours,



Lynn D. Sunday
Paralegal

/lds
enclosure

**ARTICLES OF INCORPORATION
OF
FERNANDER & ASSOCIATES, INC.**

FILED
03 APR 16 AM 7:25
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I.

The name of this corporation is Fernander & Associates, Inc. The corporation's principal office and mailing address is 1531 Carillon Park Drive, Oviedo, Florida 32765.

ARTICLE II.

The corporation shall commence its existence on the date which these Articles are filed with the State of Florida and its duration shall be perpetual..

ARTICLE III.

This corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE IV.

This corporation is authorized to issue ONE HUNDRED (100) shares of ONE DOLLAR (\$1.00) par value common stock.

ARTICLE V.

The street address of the initial registered office of this corporation is 1531 Carillon Park Drive, Oviedo, Florida 32765 and the name of the initial registered agent of this corporation at this address is Mckennon H. Fernander.

ARTICLE IV.

This corporation shall have 2 directors initially. The number of directors may be either increased or diminished from time to time by the By-Laws but shall never be less than 1. The names and addresses of the initial directors of this corporation are:

ARTICLE VII.

The names and addresses and official position of the persons signing these Articles are:

Mckennon H. Fernander: President

whose address is: 1531 Carillon Park Drive, Oviedo, Florida 32765 and

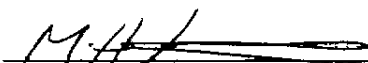
Dawn J. Fernander: Vice-President, Secretary and Treasurer

whose address is: 1531 Carillon Park Drive, Oviedo, Florida 32765

ARTICLE VIII.

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation or any amendment thereto, and any conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscribers have executed these Articles of Incorporation this the 6 day of April, 2003.

 (SEAL)
Mckennon H. Fernander

President

Dawn J. Fernander (SEAL)
Dawn J. Fernander
Vice-President, Secretary and Treasurer

STATE OF FLORIDA
COUNTY OF ORANGE

BEFORE ME, a Notary Public authorized to take acknowledgments in the State and County aforesaid personally appeared Mckennon H. Fernander, known to me and known by me to be the person who executed the foregoing Articles of Incorporation and Mckennon H. Fernander acknowledged before me that Mckennon H. Fernander executed said Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the State and County aforesaid on this the 6 day of April, 2003.



Lynn Sunday
MY COMMISSION # DD143507 EXPIRES
August 19, 2006
BONDED THRU TROY FAIN INSURANCE, INC.

Lynn Sunday
Notary Public, State of Florida
My Commission Expires:

STATE OF FLORIDA
COUNTY OF ORANGE

BEFORE ME, a Notary Public authorized to take acknowledgments in the State and County aforesaid personally appeared Dawn J. Fernander, known to me and known by me to be the person who executed the foregoing Articles of Incorporation and Dawn J. Fernander acknowledged before me that Dawn J. Fernander executed said Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the State and County aforesaid on this the 6 day of April, 2003.



Lynn Sunday
MY COMMISSION # DD143507 EXPIRES
August 19, 2006
BONDED THRU TROY FAIN INSURANCE, INC.

Lynn Sunday
Notary Public, State of Florida
My Commission Expires:

ACCEPTANCE BY REGISTERED AGENT

Having been named as Registered Agent above, I hereby accept and agree to act in that capacity and agree to comply with the Florida Statutes thereunto appertaining.


Mckennon H. Fernander

This Instrument Prepared By:
Daniel J. LeFevre, Lawyer
1491 W. Fairbanks Avenue
P.O. Box 70
Winter Park, Florida 32790
(407) 647-3975

FILED
03 APR 16 AM 7:25
SECRETARY OF STATE
TALLAHASSEE, FLORIDA