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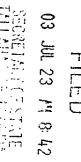
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TRANSMITTAL LETTER

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

SUBJECT: Management Advisors, Inc.

(Proposed Name)

Enclosed is the Original and one copy of the Articles of Incorporation and a check for the fee of \$78.75 for Filing Fee and Certified Copy.

FROM: James A. Carter, Sr

1215 S. Roxmere Rd. Tampa, FL 33629-4225

(813) 348-9733 X 103

ARTICLES OF INCORPORATION

The Undersigned Incorporator, for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopts the following Articles of Incorporation

ARTICLE I, Name
The name of the corporation shall be:
J. A.Carter Consulting, Inc.

ARTICLE II, Principal Office

The location of the records and the mailing address of this corporation shall be: 1215 S. Roxmere Rd., Tampa, Florida 33629-4225

ARTICLE III, Shares

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

100 shares, Par Value \$1.00

ARTICLE IV, Initial Registered Agent and street address
The name and Florida street address of the initial Registered Agent is:
James A. Carter SR, 1215 S. Roxmere Rd., Tampa, FL 33629-4225

ARTICLE V, Incorporator

The name and address of the Incorporator of these Articles is: James A. Carter SR., 1215 S. Roxmere Rd, Tampa, FL 33629-4225

July 21. 2003

James A. Carter SR, Incorporator

Having been named as Registered Agent 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.

James A. Carter SR, Registered Agent

July 21, 2003