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SECRETARY OF STATE
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COVER LETTER

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

| SUBJECT: | NRW Asset Management, Inc. | | | |
|--------------------------|--|---|---|--|
| | (PROPOSED CORPORA | | | |
| Enclosed are an original | ginal and one (1) copy of the arti- | cles of incorporation and | a check for: | |
| \$70.00 Filing Fee | \$78.75 Filing Fee & Certificate of Status | S78.75 Filing Fee & Certified Copy ADDITIONAL CO | \$87.50 Filing Fee, Certified Copy & Certificate of Status DPY REQUIRED | |
| FROM: | Nicholas R. Whitcraft Name (Printed or typed) | | | |
| | Jacksonville, FL 32207 City, State & Zip 1+904/346-0220 Daytime Telephone number | | | |
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NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION

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

ARTICLE I NAME

The name of the corporation shall be:

NRW Asset Management, Inc.

FILED 2001 MAR 13 P 2: 54 SECRETARY OF STATE ALLAHASSEE. FLORIDA

ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailing address is:

5201 Atlantic Blvd., Suite 141, Jacksonville, FL 32207

PURPOSE ARTICLE III

The purpose for which the corporation is organized is:

Investment Management

ARTICLE IV SHARES

The number of shares of stock is:

100

ARTICLE V INITIAL OFFICERS AND/OR DIRECTORS

List name(s), address(es) and specific title(s):

Nicholas Regester Whitcraft, President; 5201 Atlantic Blvd., Suite 141, Jacksonville, FL 32207

ARTICLE VI REGISTERED AGENT

The name and Florida street address (P.O. Box NOT acceptable) of the registered agent is:

Nicholas Regester Whitcraft, 5201 Atlantic Blvd., Suite 141, Jacksonville, FL 32207

INCORPORATOR ARTICLE VII

The name and address of the Incorporator is:

Nicholas Regester Whitcraft, 5201 Atlantic Blvd., Suite 141, Jacksonville, FL 32207

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 WhitCRA FT

Signature/Registered Agent

Signature/Incorporator