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ARTICLES OF INCORPORATION

OF

JERRY STERN & ASSOCIATES, INC.

ARTICLE 1: NAME AND MAILING ADDRESS

The name of this Corporation is JERRY STERN & ASSOCIATES, INC., and its principal office or mailing address is 1288 - 80th Street South, St. Petersburg, Florida 33707.

ARUICLE 2: DURATION

This Corporation shall exist perpetually, commencing as of the date of acceptance and filing of these Articles by the Secretary of State of the State of Florida.

ARTICLE 3: PURPOSE

This Corporation is organized for the purpose of transacting any and all lawful business.

ARTICLE 4: CAPITAL STOCK

This Corporation is authorized to issue 100 shares of .01 par value common stock.

ARTICLE S: INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this Corporation is 1288 - 80th Street South, St. Petersburg, Florida, 33707, and the same of the initial registered agent is Jerry Stern.

ARTICLE 6: INITIAL BOARD OF DIRECTORS

This Corporation initially shall have two directors. The number of directors may be either increased or diminished from time to time as provided in the Bylaws but shall never be less than one. The names and addresses of the initial directors of this Corporation are;

NAME

ADDRESS

Marcia Stem	1288 - 80th Street South St. Petersburg, Florida 33707	
Jerry Stern	1288 - 80th Street South St. Petersburg, Florida 33707	
Michael H. Alden, Esq. Fisher & Sauls, P.N. P.O. Box 387 St. Petersburg, FL 33731 813/822-2033		
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ARTICLE 7: INCORPORATOR

The name and address of each person signing these Articles is:

NAME

ADDRESS

Jerry Stern

1288 - 80th Street South St. Petersburg, Florida 33707

ARTICLE 8: INDEMNIFICATION

The Corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

ARTICLE 9: BYLAWS

The initial Bylaws shall be adopted by the Board of Directors. The power to alter, amend or repeal the Bylaws or adopt new Bylaws is vested in the Board of Directors, subject to repeal or change by action of the shareholders.

ARTICLE 10: AMENDMENT

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

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation this _____ day of ________ 1995.

TREN "Incorporator"

ACCEPTANCE BY REGISTERED AGENT

Having been named to accept service of process for the above-named corporation at a place designated in these Articles of Incorporation, I hereby accept to act in this capacity, and agree to comply with the provisions of Chapter 48.091, Florida Statutes, relative to keeping open said office for service of process.

Dated this d	ay of March, 1995.		5152 - 7	п =
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