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Board Certified in Taxation
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March 6, 1995

Secretary of State
Bureau of Corporate Records
P.O. Box 6327
Tallahassee, FL 32314

Attn: Corporations Division
Re: Classic Exports, L.C./
Classic Exports, Inc.
Effective Date: March 1, 1995

EFFECTIVE DATE
3/1/95

700001424437
03/08/95-01070-012
***122.50 ***122.50

Dear Sir or Madam:

Enclosed for filing please find the following documents:

1. Articles of Dissolution of Classic Exports, L.C. We have been advised that the existing limited liability company needs to be dissolved before a new corporation bearing a similar name can be formed.

2. Articles of Incorporation for First Lenders Indemnity Corporation. This is a proposed new corporation. We have included a certificate designating the place of business or domicile for service of process within this State, and naming an agent upon whom process may be served.

My client's check is enclosed in the total amount of \$122.50 to cover the \$35.00 filing fee for the Articles of Incorporation, the \$35.00 fee for designation of the registered agent, and the \$52.50 fee for filing the Articles of Dissolution of Classic Exports, L.C.

Thanking you in advance for your cooperation in this matter.

Very truly yours,

Charles D. Miner

Charles D. Miner

CDM/tp
Enclosures

cc: Mr. Naiem H. Skargee (w/o encl.)
Harold S. Watsky, C.P.A. (w/o encl.)

745A-10814

SECRETARY OF STATE
TALLAHASSEE, FLORIDA
55 MAR - 3 AM 10:1995

700001424437
03/08/95-01070-012
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**ARTICLES OF INCORPORATION
OF
CLASSIC EXPORTS, INC.**

EFFECTIVE DATE
3-1-95

ARTICLE I - NAME

The name of this corporation is CLASSIC EXPORTS, INC.

ARTICLE II - DURATION

This corporation shall exist perpetually, commencing on March 1, 1995.

ARTICLE III - PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business for which corporations may be incorporated under Chapter 607, Florida Statutes.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue Seven Thousand Five Hundred (7,500) shares of common stock having a par value of One Dollar (\$1.00) per share.

**ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT
AND CORPORATE ADDRESS**

The street address of the initial registered agent of this corporation shall be:

800 N. Segrave Street, Unit A
Daytona Beach, Florida 32114

The name of the initial registered agent of this corporation at that address shall be:

NAIEM H. SKARGEE

SECRETARY OF STATE
TALLAHASSEE, FLORIDA
95 MAR - 3 AM 10:47
FILED

The street address of the corporate offices shall be:

800 N. Segrave Street, Unit A
Daytona Beach, Florida 32114

ARTICLE VI - INITIAL BOARD OF DIRECTORS AND OFFICERS

A. This corporation shall have two (2) directors initially. This number of directors may either be increased or diminished from time to time by the By-Laws but shall never be less than one (1).

B. The name and address of the initial directors and officers of this corporation are as follows:

<u>Name</u>	<u>Address</u>	<u>Office</u>
NAIEM H. SKARGEE	800 N. Segrave Street, Unit A Daytona Beach, FL 32114	President/ Director
AHMED S. EL TEMTAMY	800 N. Segrave Street Unit A Daytona Beach, FL 32114	Vice-President/ Secretary/ Treasurer/ Director

ARTICLE VII - INCORPORATOR

The name and address of the person signing these Articles are:

<u>Name</u>	<u>Address</u>
NAIEM H. SKARGEE	800 N. Segrave Street Unit A Daytona Beach, FL 32114

ARTICLE VIII - BY-LAWS

The power to adopt, alter, amend or repeal By-Laws shall be vested in the Board of Directors and the shareholders.

ARTICLE IX - PRE-EMPTIVE RIGHTS

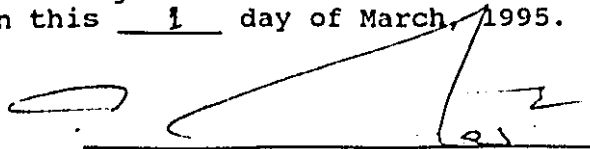
Each shareholder of this corporation shall have the first right to purchase shares (and securities convertible into shares)

of any class, kind or series of stock in this corporation that may from time to time be issued (whether or not presently authorized), including shares from the treasury of this corporation, in the ratio that the number of shares he holds at the time of issue bears to the total number of shares outstanding, exclusive of treasury shares. This right shall be deemed waived by any shareholder who does not exercise it and pay for the shares pre-empted within thirty (30) days of receipt of a notice in writing from the corporation, stating the prices, terms and conditions of the issue of shares, and inviting him to exercise his pre-emptive rights. This right may also be waived by affirmative written waiver submitted by the shareholder to the corporation within thirty (30) days of receipt of notice from the corporation.

ARTICLE X - AMENDMENT

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

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 1 day of March, 1995.



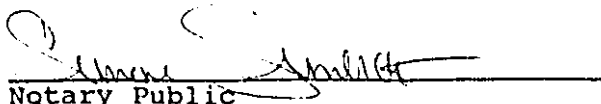
NAIEM H. SKARGEE

STATE OF FLORIDA)

COUNTY OF VOLUSIA)

BEFORE ME the undersigned authority, personally appeared NAIEM H. SKARGEE, known to me to be the individual described in and who executed the foregoing Articles of Incorporation, and he acknowledged that he subscribed the said instrument for the uses and purposes set forth therein. The subscriber is personally known to me or was identified by me as follows: SW 67862019 FL D.C.C.. He ~~(did)~~ (did not) take an oath prior to executing this instrument.

WITNESS my hand and official seal in the County and State last aforesaid this 1 day of March, 1995.



Notary Public

My Commission Expires:

SIMONE SEMERARO
NOTARY PUBLIC, STATE OF FLORIDA
COMM. EXP. SEPTEMBER 30, 1998

#CC232622

CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE

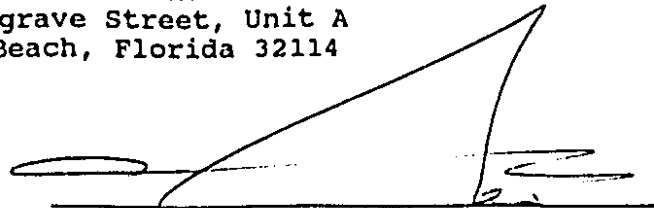
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95 MAR -9 AM 10:47
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Pursuant to the provisions of section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the corporation is: CLASSIC EXPORTS, INC.
2. The name and address of the registered agent and office is:

NAIEM H. SKARGEE
800 N. Segrave Street, Unit A
Daytona Beach, Florida 32114

Date: March 1, 1995

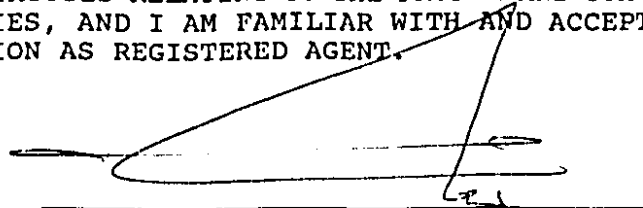


NAIEM H. SKARGEE, President

ACCEPTANCE

HAVING BEEN NAMED AS REGISTERED AGENT AND 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.

Date: March 1, 1995



NAIEM H. SKARGEE