

7. The name and address of the sole incorporator is:

Catharine Leach
c/o XL CORPORATE SERVICES, INC.
62 White Street
New York, NY 10013

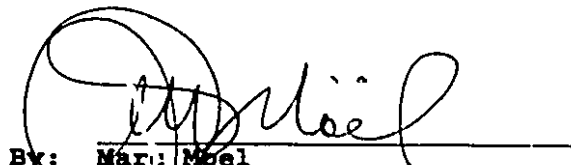
IN WITNESS WHEREOF, the undersigned, as sole incorporator of this corporation has executed these Articles of Incorporation.

Date: 3/13/95


Sole Incorporator

I, the undersigned, hereby accept appointment as Registered Agent of the above named corporation.

XL CORPORATE SERVICES, INC.
Registered Agent


By: Marc Moel
Assistant Secretary

