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SECRET
TALLAHASSEE, FL

April 5, 1995

For Filing:

Enclosed for filing with your agency is the Articles of Incorporation of LAW OFFICE OF JOAN LOWE, P.A. Also enclosed is my check in the amount of \$122.50.

Thank you for your time in this matter.

JOAN LOWE, ESQUIRE
520 N. Ridgewood Avenue
Daytona Beach, FL 32114
Phone: (904) 238-1975

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

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ARTICLES OF INCORPORATION
OF
LAW OFFICE OF JOAN LOWE, P.A.
ARTICLE I-NAME OF CORPORATION

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The name of this corporation is LAW OFFICE OF JOAN LOWE,
P.A.

ARTICLE II-DURATION

This corporation shall have perpetual existence commencing on the date of this filing of these Articles with the Department of State unless dissolved according to law.

ARTICLE III-PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business as an attorney.

ARTICLE IV-CAPITAL STOCK

This corporation is authorized to issue 100 shares of one dollar \$1.00 par value common stock which will be designated as "common shares."

ARTICLE VI-INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 520 N. Ridgewood Avenue, Daytona Beach, Florida, and the name of the initial registered agent of this corporation at that address is JOAN LOWE, located at 520 North Ridgewood Avenue, Daytona Beach, Florida, 32114.

ARTICLE VII-INITIAL BOARD OF DIRECTORS

The corporation shall have one director constituting the initial Board of Directors. The number of directors may be either increased or decreased from time to time by the ByLaws; however, there shall never be less than one director nor more than five. The names and addresses of the initial Board of Director of the corporation is:

Joan Lowe, Attorney at Law
520 North Ridgewood Avenue
Daytona Beach, Florida, 32114

The name and address of the Incorporator signing these articles is: Joan Lowe, 520 North Ridgewood Avenue, Daytona Beach, Florida, 32114.

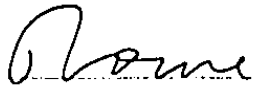
ARTICLE IX-INDEMNIFICATION

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

ARTICLE X-AMENDMENT

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment hereto, by a majority vote of the Board of Directors, and any right conferred upon the shareholders is subject to this reservation.

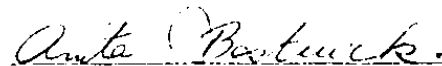

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation on the 5th day of April, 1995.


Joan Lowe
Incorporator

State of Florida
County of Volusia

Before me, a notary public authorized to take acknowledgements in the state and county set forth above, personally appeared Joan Lowe, of the Law Office of Joan Lowe, P.A. known to be the person who executed the foregoing Articles of Incorporation, and acknowledged before me that she executed these Articles of Incorporation.

In Witness Whereof, I have set my hand and seal in the state and county above, this 5th day of April, 1995.


Notary Public - At Large
My Commission Expires:  ANITA POSTWICK
COMMISSION NO. 311331
EXPIRES NOV 13, 1998
ATLANTIC BONDING CO., INC.

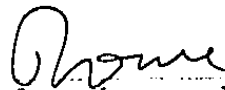
CERTIFICATE DESIGNATING REGISTERED AGENT AND PLACE OF BUSINESS OR

DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA, AND ACCEPTANCE
OF AGENT UPON WHOM PROCESS MAY BE SERVED.

In compliance with sections 48.091 and 607.034, Florida
Statutes, the following is submitted.

FIRST that LAW OFFICE OF JOAN LOWE, P.A. desiring to organize or
qualify under the laws of the State of Florida, with JOAN LOWE,
located at 520 N. Ridgewood Avenue, Daytona Beach, Florida, 32114,
as its agent to accept service of process within Florida.

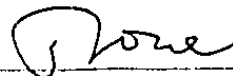
Dated this 5th day of
April, 1995



Joan Lowe - Incorporator

Having been named to accept service of process for the above-named
corporation, at the place designated in this certificate, I hereby
agree to act in this capacity, and I further agree to comply with
the provisions of all statutes relative to the proper performance
of my duties.

Dated this 5th day of
April, 1995.



Joan Lowe
Registered Agent

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TALLAHASSEE