00037997 CAPITAL COUNSETION, INC.

417 E. Virginia St., Suite 1, Tallahasser, FL 32301, (904)224-5870 Mailing Address: Post Office Box 10349, Tallahance, FL 32302 TOLL FREE No. 1-800-342-8062 FAX (904) 222-1222

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Please remit invoice number with payment TERMS: NET 10 DAYS FROM INVOICE DATE 1 1/2% per month on Past Due Amounts Past 30 Days, 18% per Annum.

THANK YOU from **Your Capital Connection**

ARTICLES OF INCORPORATION

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95 MAY 12 PH 3:28

OF

COMMERCIAL REAL ESTATE AND DEVELOPMENT, INC.

The undersigned natural person, for the purpose of forming a corporation under the Florida Business Corporation Act, does hereby adopt the following Articles of Incorporation:

ARTICLE I

The name of the corporation is COMMERCIAL REAL ESTATE AND DEVELOPMENT, INC., a Florida corporation.

ARTICLE II

The principal place of business and mailing address of this corporation shall be:

28801 U.S. Highway 19 North Suite 1 Clearwater, FL 34621

ARTICLE III

The corporation shall have perpetual existence.

ARTICLE IV

This corporation is organized for the purpose of any and all lawful business permitted under the laws of the United States and of the State of Florida.

ARTICLE V

The corporation is authorized to issue a total of 5,000 shares. Such styres shall be of a single class and shall have no par value.

ARTICLE VI

All issued stock shall be held of record by not more than thirty-five persons or entities and shall be issued and transferable only to persons or entities who are not non-resident alien.

ARTICLE VII

Stockholders of the corporation shall have the preemptive right to subscribe to any and all additional issues of stock of the corporation.

ARTICLE VIII

The street address of the initial registered office of the corporation is 600 Cleveland Street, Suite 760, Clearwater, FL 34615, and the name of the initial registered agent of the corporation at that address is James A. Staack.

ARTICLE IX

The initial board of directors shall be comprised of the following:

Don R. Whitehurst

ARTICLE X

The name and address of the incorporator of the corporation is:

James A. Staack 600 Cleveland Street, Suite 760 Clearwater, FL 34615

The undersigned has executed these Articles of Incorporation this ________, 1995.

James A. Staack, Incorporator

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CERTIFICATE OF DESIGNATION REGISTERED AGENT/REGISTERED OFFICE

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.

The name of the corporation is: COMMERCIAL REAL ESTATE

AND	DEVELOPMENT, INC.
١ ١	2. The name and address of the registered agent and office
is:	James A, Staack (NAME)
	600 Cleveland Street. Suite 760 (P.O. BOX NOT ACCEPTABLE)
	Clearwater, FL 34615 (CITY/STATE/ZIP)
	SIGNATURE MUST WACK Jamés A. Staack
	TITLE Incorporator
	DATE 5/10/95

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.

SIGNATURE AMUS NACLY

James A. Staack

DATE 5/10/95