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ROBERT R. KREIS
ATTORNEY AT LAW
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FILED

95 JUN 15 / 11 10:37

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

June 13, 1995

Division of Corporations
Secretary of State
P. O. Box 6327
Tallahassee, Florida 32314

8000001514458
-06/15/95--01101--002
****122.50 ****122.50

Re: BCF & Associates, Inc.
Articles of Incorporation

Gentlemen:

Enclosed please find executed copy of Articles of Incorporation for the above corporation, together with check in the sum of \$122.50, covering filing and certified copy fees.

Kindly return the certified copy to the undersigned.

Very truly yours,

Robert R. Kreis
Robert R. Kreis *sep*

RRK/dp
Enclosure

Robert R. Kreis GAVE
AUTHORIZATION BY PHONE TO
CORRECT Corp. Suffix
DATE 6-20-95
DOC. EXAM 7/1/95

RRK
6-20-95

**ARTICLES OF INCORPORATION
OF
BCF & ASSOCIATES , INC.**

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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

ARTICLE ONE: NAME

The name of the corporation shall be:

BCF & Associates , Inc.

ARTICLE TWO: ADDRESS

The principal office for the corporation is 10 - Tenth Street, Unit G-38, Atlantic Beach, Florida 32233. The mailing address for the corporation is 10 - Tenth Street, Unit G-38, Atlantic Beach, Florida 32233.

ARTICLE THREE: SHARES

The aggregate number of shares of common stock which the corporation is authorized to issue is One Thousand (1,000) with a par value of One Dollar (\$1.00) per share.

ARTICLE FOUR: REGISTERED AGENT

The street address of the initial registered office of the Corporation is 10 - Tenth Street, Unit G-38, Atlantic Beach, Florida 32233, and the name of its initial registered agent at such address is:

Bruce C. Fike

ARTICLE FIVE: INCORPORATOR

The name and address of the incorporator is:


Bruce C. Fike
10 - Tenth Street, Unit G-38
Atlantic Beach, Florida 32233

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

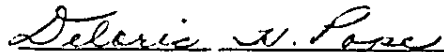
Executed by the undersigned at Jacksonville, Florida on the 13th day of June, 1995.


Bruce C. Fike

STATE OF FLORIDA

COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 13th day of June, 1995, by Bruce C. Fike, who is personally known to me and who did take an oath.


Deloris H. Pope, Notary Public

My commission expires



DELORIS H. POPE
My Comm. Exp. 6/14/96
Bonded By Service Ins
No. CC206992
JUN 15 1995


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ACCEPTANCE OF DESIGNATION

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, Bruce C. Fike of 10 - Tenth Street, Unit G-38, Atlantic Beach, Florida 32233, hereby accepts designation as registered agent of BCF & Associates., Inc.


Bruce C. Fike