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* ALSO ADMITTED IN GEORGIA
FEDERAL TAXATION

July 27, 1995

Secretary of State
Division of Corporations
P. O. Box 6372
Tallahassee, Florida 32314

RE: FROST DEVELOPMENT, INC.

TO WHOM IT MAY CONCERN:

I am enclosing herewith the following items regarding the incorporation of the above-referenced corporation, to wit:

1. Original and one copy of Articles of Incorporation;
2. Registered Agent Certificate; and
3. A check payable to the Secretary of State in amount of \$122.50.

Please file these documents on our behalf and Certificate of Incorporation to the undersigned.

Thank you in advance for your cooperation.

Sincerely,

Charles W. Cramer
CHARLES W. CRAMER

CWC/mfa

Enclosures: As stated above

cc: Dia Frost

SW
8/1/95

*Called Charles W. Cramer.
effective date to be July 26.*

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FILED
JUL 31 PM 12:14
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Articles of Incorporation
July 26, 1995

ARTICLES OF INCORPORATION
OF
FROST DEVELOPMENT, INC.

FILED
95 JUL 31 PM 12:14
TALLAHASSEE, FLORIDA

The undersigned, acting as incorporator of this Corporation pursuant to Chapter 607 of the Florida Statutes, hereby forms a Corporation for profit under the laws of the State of Florida and adopts the following Articles of Incorporation for such Corporation:

ARTICLE I: NAME

The name of this Corporation shall be Frost Development, Inc.

ARTICLE II: PRINCIPAL OFFICE

The principal office of this Corporation shall be located at 14418 Flo Road, Orlando, Florida 32832.

ARTICLE III: CAPITAL STOCK

The maximum number of shares this Corporation is authorized to issue is 10,000 shares of common stock having \$1.00 par value.

ARTICLE IV: INITIAL REGISTERED OFFICE AND REGISTERED AGENT

The initial street address of the registered office of this Corporation in the State of Florida shall be 723 East Colonial Drive, Suite 200, Orlando, Florida, 32803. The name of the initial registered agent of this Corporation at that address is Charles W. Cramer.

ARTICLE V: INCORPORATOR

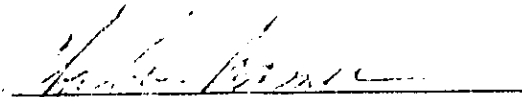
The name and address of the incorporator of this Corporation
is:

Charles W. Cramer
723 E. Colonial Drive
Suite 200
Orlando, Florida 32802

ARTICLE VI: DATES OF EXISTENCE

Corporation shall exist perpotually, commencing on the date of
July 26, 1995.

IN WITNESS WHEREOF, the undersigned incorporator has made and
subscribed these Articles of Incorporation this 14th day of July,
1995.



Charles W. Cramer
Incorporator

Having been named as registered agent for the above mentioned
Corporation, at the place designated in the foregoing Articles of
Incorporation, I hereby accept such designation and agree to act in
such capacity, and I further agree to comply with the provisions of
all statutes relative to the proper and complete performance of my
duties as registered agent. I am familiar with, and accept the
duties and obligations of, §607.0505 of the Florida Statutes.



Charles W. Cramer
Registered Agent

Date: July 14, 1995

FILED
95 JUL 31 PM 12:14
TALLAHASSEE, FLORIDA