

P96000006607

Kevin Vera
1409 Kingsley Avenue
Suite 710
Orange Park, Fl., 32073

January 17, 1996

Florida Department of State
New Filings Section
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

00001691860
-01/18/96--01050--005
****122.50 ****122.50

To Whom It May Concern,

Enclosed, please find Articles of Incorporation for J & K Financial Services, Inc.,

I enclose also my check for \$122.50 for filing fees and a certified copy to be returned to me.

Thanking you in advance, I remain

Sincerely,



Kevin Vera

FCM JAN 22 1996

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

96 JAN 18 PM 3:39

FILED

ARTICLES OF INCORPORATION
OF
J & K FINANCIAL SERVICES,
INCORPORATED

FILED
26 JUN 18 PM 3:39
CLERK OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I NAME

The name of this corporation is J & K FINANCIAL SERVICE INCORPORATED.

ARTICLE II DURATION

This corporation shall exist perpetually.

ARTICLE III PURPOSE

This corporation is organized for the purpose of transacting any and all lawful business.

ARTICLE IV CAPITAL STOCK

This corporation is authorized to issue Seven Thousand, Five Hundred (7,500) shares of One Dollar (\$1.00) par value common stock.

ARTICLE V INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is, 1409 Kingsley Avenue, Suite 7B, Orange Park, Florida, 32073, and the name of the registered agent of this corporation at that address is Kevin Vera.

ARTICLE VI INITIAL BOARD OF DIRECTORS

This corporation shall have two (2) directors initially. The number of directors may be increased from time to time by the bylaws, but shall never be less than two (2). The names and the address of the initial directors of this corporation are: Kevin Vera and Jeanette Hernandez, 1409 Kingsley Avenue, Suite 7B, Orange Park, Florida, 32073.

ARTICLE VII INCORPORATOR

The names and addresses of the persons signing these Articles are: Kevin Vera and Jeanette Hernandez, 1409 Kingsley Avenue, Suite 7B, Orange Park, Florida 32073.

ARTICLE VIII BYLAWS

The power to adopt, alter, amend or repeal bylaws shall be vested in the board of directors.

ARTICLE IX SHAREHOLDER QUORUM AND VOTING

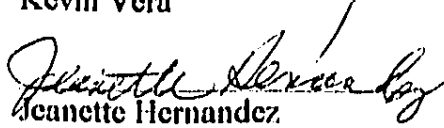
Fifty-one percent (51%) of the shares entitled to vote, represented in person or by proxy, shall constitute a quorum at a meeting of shareholders.

ARTICLE X AMENDMENT

This corporation reserves the right to amend, alter, change or repeal any provisions contained in these Articles of Incorporation by simple majority vote of all voting rights of the stockholders of this corporation, and all rights conferred upon the stockholders herein are granted subject to this reservation

IN WITNESS WHEREOF The undersigned subscriber has executed these Articles of Incorporation on the 16 day of JAN, 1996


Kevin Vera


Jeanette Hernandez

**STATE OF FLORIDA
COUNTY OF CLAY**

I HEREBY CERTIFY that on this day, before me, a Notary Public duly authorized in the State and County aforesaid to take acknowledgments, personally appeared Kevin Vera and Jeanette Hernandez, to me known to be the persons described as Subscriber in and who executed the foregoing Articles of Incorporation, and who acknowledged before me that they subscribed to these Articles of Incorporation.

WITNESS my hand and seal in the County and State last aforesaid this 16 day of JAN, 1996


Notary Public

My Commission Expires:

JOAN F. COX
Notary Public, State of Florida
My Comm. expires Nov. 7, 1999
Comm. No. CC 508828

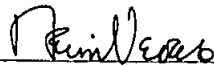
**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR
DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS
STATE, NAMING AGENT UPON WHOM PROCESS MAY BE
SERVED**

Pursuant of Chapter 48.091, Florida States, the following is submitted in compliance with said Act:

J & K FINANCIAL SERVICES, INC., desiring to organize under the laws of the State of Florida, with its principal office as indicated in the Articles of Incorporation at 1409 Kingsley Avenue, Suite 7B, Orange Park, Florida 32073, Clay County, Florida, has named Kevin Vera, as its agent to accept service of process within this State.

ACKNOWLEDGMENT

Having been named to accept service of process of the stated corporation, at the place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provisions of said Act relative to keeping open said office.



Kevin Vera

96 JUN 18 PM 3:39
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

PM 3:39