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LAW OFFICES OF
SEAN W. SCOTT, ESQ.

Voice (813) 539-0181

3233 EAST BAY DRIVE
SUITE 104
LARGO, FLORIDA 34641

FAX (813) 539-0281

Tuesday, February 13, 1996

Secretary of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32304

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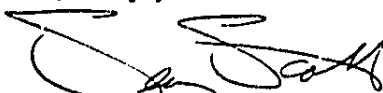
Re: Galbro Financial Services, Inc.

Gentlemen:

Enclosed please find an original and a copy of Articles of Incorporation for the above-named corporation. A check in the sum of \$122.50 is enclosed.

Please file the original of the enclosed Articles of Incorporation and return a certified copy to the undersigned.

Very truly yours,


Sean W. Scott, Esquire

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

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ARTICLES OF INCORPORATION
OF
Galbro Financial Services, Inc.

The undersigned, acting as Incorporator of a corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation for such corporation:

ARTICLE I
NAME

The name of this corporation is Galbro Financial Services, Inc.

ARTICLE II
DURATION

This Corporation shall have perpetual existence unless dissolved according to law.

ARTICLE III
BUSINESS

This Corporation is organized to market, sell, resell insurance and brokerage services and to do every other act or thing incidental or pertinent to or growing out of or connected with the aforesaid purpose and in addition, to engage in any other business or businesses permitted under the laws of the United States and Florida.

ARTICLE IV
CAPITAL STOCK

The maximum number of shares of stock authorized to be issued by this Corporation is 7500 shares of capital stock at \$1.00 par value, all of which shall have the same rights and privileges. Each share of capital stock shall entitle the holder thereof to one (1) vote at any stockholder meeting and otherwise to participate in all such meetings and the assets of the Corporation. The stock shall be issued for such

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consideration as may be determined by the Board of Directors, which shall have a value at least equal to the full par value of said shares. The stock may be paid for in lawful money of the United States of America, or in property, labor or services.

ARTICLE V PRE-EMPTIVE RIGHTS

The stockholders of this Corporation shall be entitled to purchase ratably according to their respective holdings, any shares of the Corporation hereinafter issued or any securities exchangeable for or convertible into such shares or any warrants or other instruments evidencing rights or options to subscribe for, purchase, or otherwise acquire such shares, but in either case only as such prices and during such period or periods and upon such terms and conditions as may be determined from time to time by the Board of Directors.

ARTICLE VI INITIAL REGISTERED OFFICE AND AGENT

The street address of the principal office of this corporation is:

1051 Clairborne Street, Holiday, FL 34690

The name and address of the Registered Agent of this Corporation is:

Sean W. Scott
3233 East Bay Drive
Suite 104
Largo, Florida 34641
Ph: (813) 539-0181

The corporation shall have the privilege of establishing such other branch offices in any other location or any other city or town, in this state or any other State or County, as may be approved by its Board of Directors.

**ARTICLE VII
INITIAL BOARD OF DIRECTORS**

This corporation shall have one (1) Director initially. The number of Directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one (1). The names and addresses of the initial directors of this Corporation are:

NAME	ADDRESS
Dennis J. Gallagher, Jr.	1051 Clairborne Street, Holiday, FL 34690

**ARTICLE VIII
INDEMNIFICATION**

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

**ARTICLE IX
AMENDMENT**

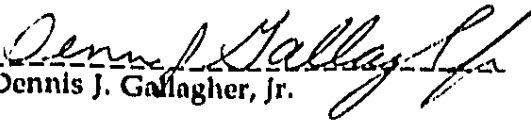
This Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any Amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

**ARTICLE X
INCORPORATOR**

The name and address of the person signing these Articles of Incorporation is:

NAME	ADDRESS
Dennis J. Gallagher, Jr.	1051 Clairborne Street, Holiday, FL 34690


IN WITNESS WHEREOF, the undersigned subscriber has executed these
Articles of Incorporation of this Tuesday, February 13, 1996.


Dennis J. Gallagher, Jr.

STATE OF FLORIDA
COUNTY OF PINELLAS

BEFORE ME, a Notary Public, authorized to take acknowledgments in the
State and County set forth above, Chris Phillips, who did not take an oath personally
appeared known to me to be the person who executed the foregoing Articles of
Galbro Financial Services, Inc., and he acknowledged before me that he executed
these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my
official seal in Pinellas County, Florida, this Tuesday, February 13, 1996.



Notary Public
SEAN W SCOTT
My Commission CC427348
Expires Dec 15 1998

Printed Name
HIO 422-1855

My commission expires:

ACCEPTANCE OF DESIGNATION AS REGISTERED AGENT

I HEREBY ACCEPT the designation of Registered Agent to accept service of process for Galbro Financial Services, Inc.



SEAN W. SCOTT

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

STATE OF FLORIDA
COUNTY OF PINELLAS

BEFORE ME, a Notary Public, authorized to take acknowledgments in the State and County set forth above personally appeared, SEAN W. SCOTT, known to me to be the person who executed the foregoing Acceptance of Designation as Registered Agent, and he acknowledged before me that he executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in Pinellas County, Florida, this Tuesday, February 13, 1996.



Notary Public



My commission expires: