Ronald K. Durr 389 Ward Drive Oak Hill, Florida 32759 200001748772 -03/19/96--01046--014 ++++122.50 ++++122.50 Office Use Only

CORPORATION NAME(S) & DOCUMENT NUMBER(S), (if known):

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Annual Report	Foreign			
Fictitious Name	Limited Partners	ship		
Name Reservation	Reinstatement			
	Trademark			
	Other			



FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

March 22, 1996

RONALD K. DURR 389 WARD DRIVE OAK HILL, FL 32759

SUBJECT: DURR FINANCIAL SERVICES, INCORPORATED

Ref. Number: W96000006215

We have received your document for DURR FINANCIAL SERVICES, INCORPORATED and check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned to you for the following reason(s):

The registered agent must sign accepting the designation.

The document must contain written acceptance by the registered agent, (i.e. "I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation"); and the registered agent's signature.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6878.

Terri Buckley Corporate Specialist

Letter Number: 396A00013246

ARTICLES OF INCORPORATION

<u>of</u>

DURR FINANCIAL SERVICES, INCORPORATED

The undersigned incorporator, for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be: Durr Financial Services, Incorporated.

The principal place of business of this corporation shall be: 389 Ward Drive, Oak Hill, Florida 32759.

ARTICLE II NATURE OF BUSINESS

The purpose or purposes for which the corporation is organized are to engage in the sale and marketing of financial products, including factorings, viaticals, the management and operating of a retirement facility, as well as to engage in the purchasing, sales and management of real estate, to do everything necessary, proper, advisable, or convenient for the accomplishment of said purposes, and to do all other things incidental to them or connected with them that are not forbidden by the Florida corporation laws or by other law, or by these articles of incorporation, and to carry out the said purposes in any state, territory, district, or possession of the United States, or in any foreign country, to the extent that these purposes are not forbidden by law of the state, territory, district, or possession of the United States, or by the foreign country.

ARTICLE III CAPITAL STOCK

The aggregate number of shares of stock and its par value that this corporation is authorized to have outstanding at any one time is: 100 shares of Capital Stock with a par value of \$5.00 per share

Initial issue: 100 shares of the Capital Stock of the corporation shall be issued for cash at a par value of \$5.00 per share.

Stated capital: The sum of the par value of all shares of Capital Stock of the corporation that have been issued shall be the stated capital of the corporation at any particular time.

Dividends: The holders of the outstanding capital stock shall be entitled to receive, when and as declared by the Board of Directors, dividends payable either in cash, in property or in shares of the capital stock of the corporation.

No classes of stock: The shares of the corporation are not to be divided into classes.

No share in series: The corporation is not authorized to issue shares in series.



ARTICLE IV TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE V OFFICERS DIRECTORS

The initial board of directors shall consist of a single member, who need not be a resident of the State of Florida or shareholder of the corporation.

The name and address of the person who shall serve as director until the first annual meeting of shareholders, or until their successors shall have been elected and qualified, are as follows:

Name and address:

Ronald K. Durr, 389 Ward Drive, Oak Hill, Florida 32759

The Officers and first Board of Directors. Subject to the provisions of these articles of Incorporation, the by-laws and the laws of the State of Florida, the members of the first board of directors and the first officers shall hold office until the first annual meeting of the corporation, or until successors are elected and have been qualified, are as follows:

Ronald K. Durr, 389 Ward Drive, Oak Hill, Florida 32759 President, Vice President, Secretary and Treasurer

ARTICLE VI TERM

The term for which this corporation shall exist shall be prepetual and the business of the corporation shall exist and be conducted, carried on and managed by the officers of this corporation and a Board of Directors composed of one or more members, which number may be altered from time to time by the By-Laws of this corporation within the limitations prescribed by law. The officers of this corporation shall be a President and any other officer as the board of directors may deem expedient. Any two or more offices may be held by the same person.

ARTICLE VII SUBSCRIBERS

Ronald K. Durr, 389 Ward Drive, Oak Hill, Florida 32759 l share

ARTICLE VIII DIRECTORS

No contract, act or transaction of this corporation, with any person or persons, firm or other corporation, in the absence of fraud or wrongdoing, shall be affected or invalidated by the fact that any director of this corporation is a party to or interested in such contract, act or transaction, or in any way connected with such person, persons, firm or corporation, and each and every person who may become a director of this corporation is hereby relieved from any liability that might otherwise exist from thus contracting with this corporation for the benefit of himself or any other firm, association or corporation in which he may in anywise be interested. Any director of this corporation may vote upon any contract or other transaction between the corporation and any subsidiary or controlled company without regard to the fact that he is also a director of such subsidiary or controlled company.

ARTICLE IX ARTICLES OF INCORPORATION

These articles of Incorporation of this corporation may be amended, changed, altered or repealed in the manner now or hereafter prescribed by the Florida Statutes and all rights conferred upon stockholders herein are granted subject to this reservation.

ARTICLE X RESIDENT AGENT

The resident agent of this corporation upon whom papers can be served, shall be Ronald K. Durr, 389 Ward Drive, Oak Hill, Florida 32759. I, Ronald K. Durr hereby am familiar with and accept the duties and responsibilities as registered agent for Durr Financial Services Incorporated.

Sonald & Wurn

IN WITNESS WHEREOF, we have hereunto set our hands and seals at Onhold Florida, Volusia County, this 36 th day of March, 1996.

OFFICIAL NOTARY SEAL MARGIE LOU LAWRENCY NOTARY PUBLIC STATE OF FLUPLES COMMISSION NO CEPTADAD MY COMMISSION SEPTEMBER 24 FEEL 24 FEEL

Ronald K. Durr

Personal Identification

Dioc - 731-37-336-0

State of Florida
County of Volusia
I hereby certify that on this day, before me, an officer fuly authorized in the state and county above to take acknowledgements, personally appeared Ronald K. Durr, to me known to be the person described as subcriber in and who executed the forgoing Articles of Incorporation, and acknowledged before me that he subscribed to those Articles of Incorporation. WITNESS my hand and official seal at Challer Florida March County, Florida, this 300 day of March 1996.

