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March 22, 1996

REPLY TO ST. PETERSBURG

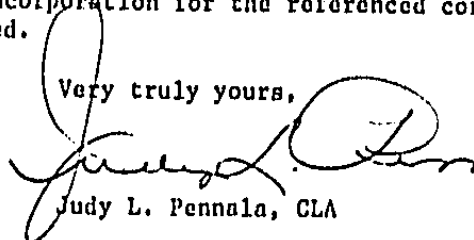
Corporate Records  
P.O. Box 6327  
Tallahassee, FL 32314

RE: RAM Investor Group, Inc.

300001759539  
-03/27/96--01058--004  
\*\*\*\*122.50 \*\*\*\*122.50

Enclosed please find Articles of Incorporation for the referenced corporation.  
A check for \$122.50 is also enclosed.

Very truly yours,

  
Judy L. Pennala, CLA

/jp

FILED  
96 MAR 27 PM 4:40  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

APR 2 1996

B8B

**ARTICLES OF INCORPORATION  
OF  
RAM INVESTOR GROUP, INC.**

**FILED**  
96 MAR 27 PM 4:40  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned, acting as Incorporators of a corporation under the Florida General Corporation Act, adopt the following ARTICLES OF INCORPORATION for such corporation:

**ARTICLE I. NAME**

The name of this corporation is RAM INVESTOR GROUP, INC.

**ARTICLE II. DURATION**

The period of its duration is perpetual.

**ARTICLE III. PURPOSE**

This Corporation is organized to engage in any activity or business permitted under the laws of the State of Florida and the United States of America.

**ARTICLE IV. CAPITAL STOCK**

This Corporation is authorized to issue 500 shares of stock.

**ARTICLE V. INITIAL STREET ADDRESS**

The initial street address of the principal office of this Corporation is 1287 Coverstone Ct., Oldsmar, FL 34677.

#### **ARTICLE VI. INITIAL BOARD OF DIRECTORS**

The number of directors constituting its initial board of directors is one, whose name and address are:

Steven A. Rama  
1287 Coverstone Ct.  
Oldsmar, FL 34677

#### **ARTICLE VII. INCORPORATORS**

The name and address of the incorporators are:

Steven A. Rama  
1287 Coverstone Ct.  
Oldsmar, FL 34677

#### **ARTICLE VIII. AMENDMENT OF ARTICLES**

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 IX. REGISTERED AGENT AND ADDRESS**

The name of the registered agent and the street address of the registered office are as follows:

Steven A. Rama  
1287 Coverstone Ct.  
Oldsmar, FL 34677

#### ARTICLE X. POWERS

This Corporation shall have the power to do any and all things necessary, suitable, convenient or proper for the accomplishment of any of the purposes of the attainment of any of the objects relative to the operation and maintenance of a business. In addition, this Corporation shall have all the powers set forth in Chapter 607.011, Florida Statutes (1984), and as amended thereafter.

#### ARTICLE XI. 1244 ELECTION

The capital stock issued by the Corporation shall be issued in accordance with the requirements of Section 1244 of the Internal Revenue Code, so as to have it qualify as Section 1244 stock, and the Corporation shall adopt appropriate resolutions to accomplish this purpose.

IN WITNESS WHEREOF, the undersigned Incorporators have executed these ARTICLES OF INCORPORATION, this 22 day of March, 1996.

  
\_\_\_\_\_  
INCORPORATOR

#### ACCEPTANCE OF REGISTERED AGENT

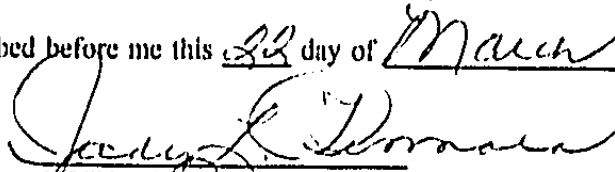
I hereby accept the appointment as Registered Agent for said Corporation and certify that I am familiar with and accept the obligations of that position.

  
\_\_\_\_\_  
REGISTERED AGENT

STATE OF FLORIDA  
COUNTY OF PINELLAS

BEFORE ME, the undersigned authority, personally appeared STEVEN A. RAMA, who is personally known to me or produced 8210 as identification and who, being by me first duly sworn, deposes and says that he is the person who subscribed the above and foregoing ARTICLES OF INCORPORATION for the purposes therein expressed.

SWORN TO and subscribed before me this 22 day of March, 1996.

  
NOTARY PUBLIC

My Commission Expires:

