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KROPP FINANCIAL SERVICES, INC.

2516 NW 43rd Street
Gainesville, FL 32606
(904) 373-0170
(904) 372-2060 FAX

FILED

96 APR -1 PM 2:00

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

*Licensed Real Estate Broker
Licensed Mortgage Broker
Life Insurance & Annuity Products*

Jeffrey N. Kropp, President

Division of Corporations
Department of State
Post Office Box 6327
Tallahassee, FL 32314

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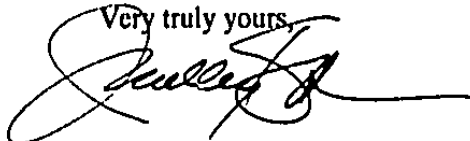
Gentlemen:

Enclosed are the Articles of Incorporation for **THE CAPITAL SOURCE, INC.** together with a check in the amount of \$122.50 to cover the following filing fees:

Corporation filing fee	\$35.00
Registered Agent Certificate	35.00
Certification	<u>52.50</u>
TOTAL	\$122.50

Thank you for your prompt attention to this filing.

Very truly yours,



Jeffrey Kropp

JNK/amk

3/15/96

ARTICLES OF INCORPORATION

OF

THE CAPITAL SOURCE, INC.

FILED

96 APR -1 PM 2:00

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

ARTICLES I. NAME

The name of the corporation shall be:

THE CAPITAL SOURCE, INC.

The principal place of business of this corporation shall be 2516 NW 43rd Street, Gainesville, FL 32606.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 500 shares of common stock having \$1.00 par value per share.

ARTICLE IV. ADDRESS

The street address of the initial registered office of the corporation shall be 2516 NW 43rd Street, Gainesville, FL 32606. and the name of the initial registered agent of the corporation at that address is Jeffrey Kropp.

ARTICLE V. BOARD OF DIRECTORS

The business affairs of this corporation shall be managed by the Board of Directors. This corporation shall have three Directors initially. The number

of Directors may be increased or decreased from time to time, by the By Laws. The names and addresses of the persons who are to serve as Directors until their successor or successors are elected and have qualified are:

NAME	ADDRESS
Jeffroy Kropp	2516 NW 43rd Street Gainesville, FL 32606
Thomas Murphy	1724 NE 2nd Street Gainesville, FL 32609

ARTICLE VI. BY-LAWS

The power to adopt, alter, amend or repeal By Laws shall be vested in the Board of Directors and the Shareholders.

ARTICLE VII. TERM OF EXISTENCE

The corporation is to exist perpetually.

ARTICLE VIII. PREEMPTIVE RIGHTS

Every shareholder upon the sale for cash of any new stock of this corporation of the kind, class or series as that which he already holds, shall have the right to purchase his pro rata share thereof at the price at which it is offered to others.

ARTICLE IX. SPECIAL PROVISION

It is the intent of the incorporator that the corporation will qualify under section 1244 of the Internal Revenue Code and that the corporation will file as an "C" Corporation.

ARTICLE X. OFFICERS

The names and addresses of the initial officers of the corporation who shall hold office for the first year of the corporation, or until their successors are elected or appointed are:

NAME**ADDRESS**

Jeffrey Kropp
Vice President & Treasurer

2516 NW 43rd Street
Gainesville, FL 32606

Thomas Murphy
President

1724 NE 2nd Street
Gainesville, FL 32609

ARTICLE XI. INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is:

**Jeffrey Kropp
2516 NW 43rd Street
Gainesville, FL 32606**

ARTICLE XIII. AMENDMENTS

These Articles of Incorporation may be amended at a special meeting of the membership called for that purpose, by a majority vote of those present, after notice in writing of the exact wording of the proposed amendment at two regularly scheduled meetings.

ARTICLE XIV. DISSOLUTION

In the event of dissolution, the assets of the Corporation shall be distributed to the stockholders.

FILED

IN WITNESS WHEREOF, I, the undersigned subscribing incorporator, has
herunto set my hand and seal this 27th day of March, 1996 for the purpose of forming this corporation.

SECRETARY OF STATE
TALLAHASSEE, FLORIDA


Jeffrey Kropp

I hereby am familiar with and accept the duties and responsibilities as
registered agent for said corporation.


Jeffrey Kropp

STATE OF FLORIDA
COUNTY OF ALACHUA

BEFORE ME, a Notary public duly authorized in the state and county
above named to take acknowledgments, personally appeared JEFFREY
KROPP to me well known to be the person described as a subscriber in and
who executed the foregoing Articles of Incorporation, and he acknowledged
before me that he executed and subscribed to these Articles of Incorporation.

WITNESS my hand and official seal in the county and state named above
this 28 day of March, 1996.


Notary Public
State of Florida at Large



My commission expires: