John C. Osberger

ATTORNISY AT LAW
5701 Pine Island Road
Suite 317
Port Laudetdale, Florida 33321
Telepinne: (305) 724-4471

Mary 19, 1996

Division of Corporations P.O. Box 6327 Tallahassee, Florida 32314

Re: SK Investors, Inc.

Dear Sir or Madam:

Enclosed herewith please find Articles of Incorporation for the above proposed corporation and a check in the amount of \$122.50. Please file the Articles and provide the undersigned with a certified copy.

Very truly yours,

John C. Osberger

JCO/rh Enclosures

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SELLAHASSEE FLORIDA

FILED

ARTICLES OF INCORPORATION

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SK INVESTORS, INC.

SECOLOGIC DE STATE TÄLLÄHÄSSEELFLÖRIÖA

The undersigned, desiring to form a corporation for profit under the laws of the State of Florida, hereby certifies,

FIRST:

The name of the corporation shall be:

SK INVESTORS, INC.

SECOND:

The place in Florida where its principal office is to be located in: 1717 East Commercial Boulevard, Fort Lauderdale,

Florida 23334, Broward County.

THIRD

The purpose for which the corporation is formed is to engage in any lawful act or activity for which corporations may be formed under the laws of the State of Florida.

EQURTH:

The maximum number of chares which the corporation is authorized to have outstanding is One Thousand shares, no par value.

F1FTH:

The amount of stated capital with which the corporation shall begin business is Five Hundred (\$500) Pollars.

SIXTH:

The registered agent shall be: MARRY A. SEIDMAN, 1717 East Commercial Boulevard, Fort Laudordale, Florida 33334, Broward County.

SEVENTH:

The incorporator is: HARRY A. SEIDMAN, 1717 East Commercial Boulevard, Fort Lauderdale, Florida 33334, Broward County.

EIGHTH:

The corporation may purchase its own shares on prorata and/or non-prorata basis when authorized to do so by its Beard of Directors.

IN WITHESS WHEREOF, I have hereunto subscribed my name this ... day of _2 ____, 1996.

Seidman,

Incorporator

STATE OF FLORIDA COUNTY OF BROWARD

The foregoing instrument was acknowledged before me this Z/day of Macon 1996, by HARRY A. SEIDMAN, who is personally known to me or has produced driver's license (issued by a state of the United States within the last five (5) years] as identification, and why did not take an oathur i ilikhulth

NOTABY STRUCTURE By Comm. Exp. 11/05/96
(NOTABY) STRUCTURE By Committee Indian III /05/96
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I Arasanda Kuawa | | | Other L.D.

APPOINTMENT OF STATUTORY AGENT

The undersigned incorporator of SK IN ESTORS, INC. hereby appoints HARRY A. SEIDMAN, a natural person resident in the county in which the corporation has its principal office, upon whom any process, notice of demand required or permitted by statute to be served upon the corporation may be served. His complete address is: 1717 East Commercial Boulevard, Fort Lauderdale, Florida 13334.

larry A Seidman, Incorporator

Contlumen:

I horeby accept appointment as agent of your corporation upon whom process, tax notices or demands may be served.

Harry A. Seidman

