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A-G FINANCIAL CORPORATION
14830 S. MILITARY TRAIL
DELRAY BEACH, FL 33484
(407) 498-2199

April 10, 1996

100001779771
-04/15/96--01032--016
****122.50 ****122.50

VIA FEDERAL EXPRESS

Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314
Attn: Ms. Beth Register

Re: A-G Financial Corporation
JAM, Ltd.

Dear Ms. Register:

Enclosed herewith are 2 executed copies of the following:

Articles of Incorporation of A-G Financial Corporation
Certificate of Limited Partnership of JAM, Ltd.
Affidavit of Capital Contributions for JAM, Ltd.
Acceptance of Appointment as Registered Agent for JAM, Ltd.

Also enclosed are checks in the amount of \$122.50 (filing fee for corporation), \$52.50 (certified copy of limited partnership), and \$35.00 (filing fee for limited partnership).

Please file the documents and return certified copies to my attention at the above address. If there are any problems, or if you should have any questions, please contact me at (407) 498-2199.

Thank you for your assistance.

Sincerely,


Lynda Kester
Assistant

FILED
96 APR 11 PM 12:51
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

B. REGISTER APR 11 1996

**ARTICLES OF INCORPORATION
OF
A-G FINANCIAL CORPORATION**

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96 APR 11 PM 12:57
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I - NAME

The name of the corporation is: A-G FINANCIAL CORPORATION.

ARTICLE II - PRINCIPAL OFFICERS

The principal place of business and mailing address of this corporation shall be:
14830 S. Military Trail, Delray Beach, FL 33484.

ARTICLE III - DURATION

This corporation shall exist perpetually commencing on the date of approval and acceptance of these Articles by the Secretary of the State of Florida, unless sooner dissolved according to law.

ARTICLE IV - PURPOSE

This corporation is organized to engage in any or all lawful business for which corporations may be incorporated in this jurisdiction. This corporation shall otherwise have all the general powers now or hereafter conferred by the laws of the State of Florida, including but not limited to those powers enumerated in Florida Statutes, Section 607.0302.

ARTICLE V - CAPITAL STOCK

This corporation is authorized to issue one thousand (1,000) shares of Fifty Cent (\$.50) par value common stock which shall be fully paid and nonassessable. The stock of this corporation shall be issued, assigned and/or transferred in strict accordance with such bylaws as the corporation shall from time to time make with a lien reserved in favor of the corporation upon all of its capital stock for any indebtedness which may at any time be due by the holder of the same unto the corporation.

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is: 14830 S. Military Trail, Delray Beach, FL 33484. The name of the initial registered agent of this corporation at that address is: ROBERT M. GEISERMAN.

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have one (1) director initially. The number of directors may be either increased or decreased from time to time by amending the bylaws to reflect the same. The name and address of the initial director of this corporation is:

Robert M. Geiserman
14830 S. Military Trail
Delray Beach, FL 33484

ARTICLE VIII - INDEMNIFICATION OF DIRECTORS

(a) The corporation may, by resolution of its Board of Directors, indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending, or completed action, suit, or proceeding, whether civil or criminal, administrative or investigative, by reason of the fact that he is or was a director, officer, employee, or agent of the corporation, or is or was serving at the request of the corporation as a director, officer, employee, or agent of another corporation, partnership, joint venture, trust or other enterprise, against expenses (including attorney's fees), judgments, fines, and amounts paid in settlement, actually and reasonably incurred by him in connection with such action, suit, or proceeding, including any appeal thereof, if he acted in good faith or in a manner he reasonably believed to be in or not opposed to the best interests of the corporation, and with respect to any criminal action or proceeding, if he had no reasonable cause to believe his conduct was unlawful.

(b) The corporation shall also indemnify any director, officer, employee, or other agent who has been successful on the merits or otherwise, in defense of any action, suit, or other proceeding, or in defense of any claim, issue, or matter therein, against all expenses, including attorney's fees, actually and reasonably incurred by him in connection therewith, without the necessity of an independent determination that such director, officer, employee, or agent met any appropriate standard of conduct.

(c) The indemnification provided for herein shall continue as to any person who has ceased to be a director, officer, employee, or agent, and shall inure to the benefit of the heirs, executors and administrators of such person.

(d) In addition to the indemnification provided for herein, the corporation shall have power to make other or further indemnification, except as indemnification against gross negligence or willful misconduct, under any resolution or agreement duly adopted by a majority of disinterested directors, or duly authorized by a majority of stockholders.

ARTICLE IX - INITIAL OFFICERS

The initial officers of the corporation are as follows:

President:	ROBERT M. GEISERMAN
Vice President:	vacant
Treasurer:	ROBERT M. GEISERMAN
Secretary:	ROBERT M. GEISERMAN

ARTICLE X - INCORPORATOR

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

ROBERT M. GEISERMAN, 14830 S. Military Trail, Delray Beach, FL 33484.

ARTICLE XI- BYLAWS

The power to adopt, alter, amend or repeal bylaws shall be vested solely in the Board of Directors.

ARTICLE XII - AMENDMENT

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation or any amendment thereto.

ARTICLE XIII - PREEMPTIVE RIGHTS AUTHORIZED

Each shareholder of the corporation shall have the right to purchase, subscribe for, or receive a right or rights to purchase or subscribe for, at the par value thereof, a pro rata portion of:

A. Any stock of any class that the corporation may issue or sell, whether or not exchangeable for any stock of the corporation of any class or classes, and whether or not of unissued shares authorized by these Articles of Incorporation as originally filed or by any amendment thereof or out of shares of stock of the corporation acquired by it after the issuance thereof, and whether issued for cash, labor done, personal property, or real property or leases thereof, or

B. Any obligation that the corporation may issue or sell that is convertible into or exchangeable for any stock of the corporation of any class or classes, or to which is attached or pertinent any warrant or warrants or other instrument of instruments conferring on the holder the right to subscribe for or purchase from the corporation any shares of its stock of any class or classes.

IN WITNESS WHEREOF, I have subscribed my name to these Articles of Incorporation this 10th day of April, 1996.

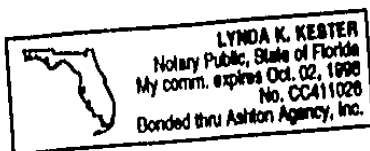


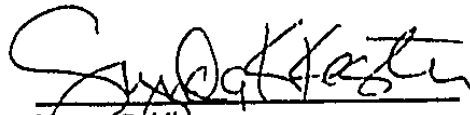
ROBERT M. GEISERMAN

STATE OF FLORIDA
COUNTY OF PALM BEACH

BEFORE ME, the undersigned authority, this day personally appeared ROBERT M. GEISERMAN, known to me and known by me to be the person described in and who executed the foregoing Articles of Incorporation and he acknowledged to and before me that he executed those Articles for the purposes expressed therein.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal this
10th day of April, 1996.





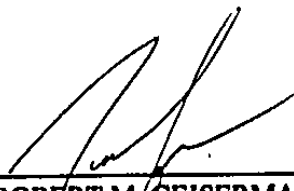
Notary Public
State of Florida

My Commission Expires: 10-2-98

ACCEPTANCE

HAVING BEEN named as registered agent and to accept service of process for the above-named corporation, at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all Statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Dated this 10th day of April, 1996.



ROBERT M. GEISERMAN
Registered Agent

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96 APR 11 PM 12:57
SECRETARY OF STATE
TALLAHASSEE, FLORIDA