

796000060818

FINANCIAL RESOURCE GROUP
Accounting and Taxou
4525-A Bee Ridge Road
Sarasota FL 34233
(941) 379-9788

14 JULY 1996

EFFECTIVE DATE
7-12-96

Corporate Records Bureau
Division of Corporations
Department of State
P O Box 6327
Tallahassee FL 32314

Re: Joyce M Christensen Enterprises Inc
& Financial Resource Group
4525-A Bee Ridge Road
Sarasota FL 34233

300001898193
-07/18/96--01067--002
*****70.00 *****70.00

Ladies and Gentlemen

Enclosed herewith please find two originals of the Articles
of Incorporation for Joyce M Christensen Enterprises Inc.
Also enclosed is our check for \$ 70.00 to cover costs.

Filing Fee	\$ 35.00
Registered Agent Designation	35.00
Total	\$ 70.00

If there should be any questions or problems, please do not
hesitate to call us.

Sincerely

John G Ropp
John G Ropp

Enclosures
2 orig art of inc
ck for \$ 70.00

jgr

FILED
96 JUL 18 AM 8:55
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

7-22-96
KF

EXEMPTED
7-12-94

FILED
\$6 JUL 18 AM 8:55
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION OF
Joyce M Christensen Enterprises Inc

ARTICLE I - Name

The name and address of the Corporation is:

Joyce M Christensen Enterprises Inc
One Ben Franklin Drive # 33
Sarasota FL 34236

ARTICLE II - Existence

This Corporation shall commence existence on the date of execution and acknowledgment of these articles.

ARTICLE III - Purpose

The general purpose for which this Corporation is organized shall be the transacting of any or all lawful business which corporations may be incorporated under the provisions of Chapter 607, Florida Statutes.

ARTICLE IV - Capital Stock

This Corporation is authorized to issue 500 shares of common stock, each having a par value of \$ 1.00.

ARTICLE V - Initial Registered Office and Agent

The street address of the initial registered office of this Corporation is One Ben Franklin Dr #33, Sarasota, Fl 34236 and the name of the initial registered agent of this Corporation at that address is Joyce M Christensen.

ARTICLE VI - Initial Board of Directors

This Corporation shall have one (1) director initially. The number of directors may be increased or decreased from time to time by the By-Laws, but there shall always be at least one director. The names and addresses of the initial directors of this corporation are:

NAME

ADDRESS

Joyce M Christensen 1 Ben Franklin Dr #33, Sarasota, Fl 34236

ARTICLE VII - Incorporator

The name and address of the person signing these Articles of Incorporation is: Joyce M Christensen, One Ben Franklin Dr #33, Sarasota, FL 34236.

ARTICLE VIII - By-Laws

The power to adopt, alter, amend or repeal By-Laws of this Corporation shall be vested in either the Board of Directors, or the Shareholders; provided, however, the Board of Directors may not alter, amend or repeal any By-Laws adopted by the shareholders if the shareholders specifically provide that the By-Law is not subject to alteration, amendment or repeal by the Board of Directors.

ARTICLE IX - Indemnification

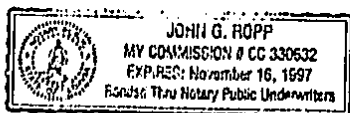
This Corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.


JOYCE M CHRISTENSEN

STATE OF FLORIDA


County of Sarasota

The foregoing instrument was acknowledged before me on this
12th day July, 1996.



ACCEPTANCE

The undersigned, having been designated in the foregoing Articles of Incorporation as Registered Agent, hereby agrees to accept said designation.


JOYCE M CHRISTENSEN

FILED
96 JUL 18 AM 8:55
SECRETARY OF STATE
TALLAHASSEE, FLORIDA