P96000078849

CAPITAL CONNECTION, INC.

417 E. Virginia St., Suite 1, Tallahassee, FL 32301, (904)224-8870
Mailing Address: Post Office Box 10349, Tallahassee, FL 32302
TOLL FREE No. 1-800-342-8062
FAX (904) 222-1222

___ of ___

RE: Legal Concepts, Inc.

NAME
FIRM
ADDRESS

PHONE ( )

Service: Top Priority ___ One Day Service   Regular ___ Two Day Service

To us via ___ Return via ___

Matter No.: ___ Express Mail No. ___

State Fee $ ___ Our $ ___

	C.C. FEE.	DISBURSED
___ Capital Express™		
✓ Art. of Inc. File		
___ Corp. Record Search		
___ Ltd. Partnership File		
___ Foreign Corp. File		
✓ ( ) ~~Cert.~~ Copy(s)		
___ Art. of Amend. File		
___ Dissolution/Withdrawal		
___ C U S.		
___ Fictitious Name File		
___ Name Reservation		
___ Annual Report/Reinstatement		
___ Reg. Agent Service		
___ Document Filing		
___ Corporate Kit	100001852581	
___ Vehicle Search	-09/23/96--01024--005	
___ Driving Record	*****70.00	*****70.00
___ Document Retrieval		
___ UCC 1 or 3 File		
___ UCC 11 Search		
___ UCC 11 Retrieval		
___ ___ File No.'s, ___ Copies		
___ Courier Service		
___ Shipping/Handling		
___ Phone ( )		
___ Top Priority		
___ Express Mail Prep.		
___ FAX ( ) pgs.		

FILED
96 SEP 23 PM 12:25
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

SUBTOTALS ___

FEE	$
DISBURSED	$
SURCHARGE	$
TAX on corporate supplies	$
SUBTOTAL	$
PREPAID	$
BALANCE DUE	$
	$

RECEIVED
96 SEP 23 AM 10:08
DIVISION OF CORPORATIONS

REQUEST	TAKEN	CONFIRMED	APPROVED
DATE			
TIME			CK No.
BY	AAK		

WALK-IN
Will Pick Up 9-23 1200

AB 9/23

Please remit invoice number with payment
TERMS: NET 10 DAYS FROM INVOICE DATE
1 1/2% per month on Past Due Amounts
Past 30 Days, 18% per Annum.

THANK YOU
from
Your Capital Connection

11-2520-7 PONDER'S INC., THOMASVILLE, GA.

FILED
96 SEP 23 PM 2:25
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION OF

LEGAL CONCEPTS, INC.

The undersigned, acting as incorporator of a corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation for such corporation.

ARTICLE I

NAME OF CORPORATION

The name of the corporation is Legal Concepts, Inc.

ARTICLE II

DURATION

The period of its duration is perpetual.

ARTICLE III

PURPOSE

The purpose is to engage in any activities or business permitted under the laws of the United States and Florida.

ARTICLE IV

PRINCIPAL OFFICE OF CORPORATION

The initial address of the principal office of the corporation and the initial mailing address of the corporation is 3047 S. Atlantic Avenue, #1804, Daytona Beach Shores, Florida, 32118.

ARTICLE V

CAPITAL STOCK

The corporation is authorized to issue one hundred (100) shares of common stock, all of one class, with a par value of one dollar ($1.00).

ARTICLE VI

REGISTERED AGENT AND REGISTERED OFFICE

The name of the corporation's initial registered agent is Edwin Channing Coolidge, Esquire, 145 East Rich Avenue, Post Office Box 48, DeLand, Florida, 32721-0048

ARTICLE VII

NAME AND ADDRESS OF INCORPORATOR

The name and address of the incorporator is Cheryl J. Wever, 125 N. Ridgewood Avenue, Daytona Beach, Florida, 32114.

ARTICLE VIII

AMENDMENT OF ARTICLES

These Articles of Incorporation of this Corporation may be amended, changed, altered or repealed in the manner now or hereafter described by the Florida Statutes and all rights conferred on the stockholders herein are granted subject to this reservation.

ARTICLE IX

OFFICERS

The names of the officer(s) who shall serve until the first election are as follows:

Jerome D. Mitchell — President/Secretary/Treasurer

ARTICLE X

BOARD OF DIRECTORS

The following persons shall constitute the first Board of Directors:

Jerome D. Mitchell

ARTICLE XI

DIRECTORS' AUTHORITY TO FIX COMPENSATION

Directors shall have authority to fix compensation unless otherwise provided in the Articles of Incorporation or Bylaws.

ARTICLE XII

MEETINGS BY CONFERENCE TELEPHONE

Members of the Board of Directors may participate in all meetings of the Board of Directors by means of conference telephone or similar communications equipment, as provided by law.

ARTICLE XIII

INDEMNIFICATION

The corporation may be empowered to indemnify any officer or director, or any former officer or director in the manner set out and provided for in the Bylaws of this corporation.

ARTICLE XIV

INFORMAL ACTION OF DIRECTORS

If all the directors severally and collectively consent in writing to any action taken or to be taken by the corporation, the action shall be as valid as though it had been authorized at a meeting of the Board of Directors.

ARTICLE XV

SUB-CHAPTER "S" SELECTION

The Board of Directors may take such action as is appropriate to assure taxation as a Sub-Chapter "S" small business corporation pursuant to currently applicable provisions of the Internal Revenue Code.

WITNESSED by respective hand the 18th day of September, 1996.

Cheryl J. Wever

Cheryl J. Wever

STATE OF FLORIDA

COUNTY OF VOLUSIA

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State aforesaid and in the county aforesaid, to take acknowledgements, personally appeared Cheryl J. Wever, to me known to be the person described or has produced N/A as identification in and who executed the foregoing instrument and he acknowledged before me that he executed the same and did take an oath.

WITNESS my hand and official seal in the County and State last aforesaid this 18th day of September, 1996.

Notary Public

My Commission Expires:

My Commission Number:

NOTARY PUBLIC STATE OF FLORIDA

JEROME D MITCHELL
My Commission CC441908
Expires Feb 27, 1999
Bonded by HAI
800-422-1555

CERTIFICATE OF ACCEPTANCE AS REGISTERED AGENT FOR

LEGAL CONCEPTS, INC.

A CORPORATION FOR PROFIT

FILED
96 SEP 23 PM 2:25
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Having been designated as Registered Agent for Legal Concepts, Inc., a Florida corporation for profit (hereinafter the "Corporation"), I accept the designation and agree to act as Registered Agent of the Corporation, and I acknowledge that I am familiar with and accept the obligations of the position of Registered Agent for the Corporation.

Dated this 18th day of September, 1996.

Edwin Channing Coolidge, Esquire

STATE OF FLORIDA

COUNTY OF VOLUSIA

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State aforesaid and in the county aforesaid, to take~~, acknowledgements, personally~~ appeared Edwin Channing Coolidge, to me known to be the person described or has produced N/A as identification in and who executed the foregoing instrument and he acknowledged before me that he executed the same and did take an oath.

WITNESS my hand and official seal in the County and State last aforesaid this 18th day of September, 1996.

Notary Public

My Commission Expires:

My Commission Number:

NOTARY PUBLIC STATE OF FLORIDA
JEROME D MITCHELL
My Commission CC441905
Expires Feb 27, 1999
Bonded by HAI
800-422-1555

c:\wp\jda\1483j.aoi

CAPITAL CONNECTION, INC.

417 E. Virginia St., Suite 1, Tallahassee, FL 32301, (904)224-8870
Mailing Address Post Office Box 10349, Tallahassee, FL 32302
TOLL FREE No. 1-800-342-8062
FAX (904) 222-1222

P96000078849

NAME
FIRM
ADDRESS

PHONE ( )

Service: Top Priority ____ One Day Service   Regular ____ Two Day Service

To Us via ____ Return via ____

Matter No.: ____ Express Mail No. ____

State Fee $ ____ Our $ ____

RECEIVED
97 MAR -5 AM 10: 14
DIVISION OF CORPORATION

3/6/97

Amendment

REQUEST TAKEN CONFIRMED APPROVED

DATE 3-5-97
TIME 9:40
BY DR   CK.No.

WALK-IN
Will Pick Up

____ of ____

RE: Legal Concepts, Inc.

	S.O. FEE	DISBURSED
( ) Copy(s) Photo		
Art. of Amend. File		
Dissolution/Withdrawal		
C U S -		
Fictitious Name File		
Name Reservation		
Annual Report/Reinstatement		
Reg. Agent Service		
Document Filing		
Corporate Kit		
Vehicle Search		
Driving Record		
Document Retrieval		
UCC 1 or 3 File		
UCC 11 Search		
UCC 11 Retrieval		
File No.'s, Copies		
Courier Service		
Shipping/Handling		
Phone ( )		
Top Priority		
Express Mail Prep.		
FAX ( ) pgs.		

000002119750--4
-03/20/97--01126--025
*****35.00 *****35.00

FILED
97 MAR -6 AM 10:53
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

SUBTOTALS

FEE	$
DISBURSED	$
SURCHARGE	$
TAX on corporate supplies	$
SUBTOTAL	$
PREPAID	$
BALANCE DUE	$
	$

Please remit invoice number with payment
TERMS: NET 10 DAYS FROM INVOICE DATE
1 1/2% per month on Past Due Amounts
Past 30 Days, 18% per Annum.

THANK YOU from Your Capital Connec

FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

March 5, 1997

CAPITAL CONNECTION, INC.

TALLAHASSEE, FL

SUBJECT: LEGAL CONCEPTS, INC.
Ref. Number: P96000078849

We have received your document for LEGAL CONCEPTS, INC. and check(s) totaling $70.00. However, your check(s) and document are being returned for the following:

The word "Initial" or "first" should be removed from the article regarding directors, officers, and/or registered agent, unless these are the individuals originally designated at the time of incorporation. (Remove Initial from Article IV)

You must list the names and street addresses of the officers and directors of the corporation on the form/application.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6906.

Darlene Connell
Corporate Specialist

Letter Number: 597A00011383

RECEIVED 97 MAR -6

Corrected See attached Sheets

FILED
97 MAR -6 AM 10:53
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF AMENDMENT
TO
ARTICLES OF INCORPORATION
OF
LEGAL CONCEPTS, INC.

Pursuant to the provisions of Section 607.1006, Florida Statutes, the undersigned Corporation adopts the following Articles of Amendment to its Articles of Incorporation:

Amendments adopted:

ARTICLE IV/PRINCIPAL OFFICE OF CORPORATION is hereby amended to designate the address of the principal office of the Corporation as:

400 S. Palmetto Avenue
Daytona Beach, FL 32114

ARTICLE IX/OFFICERS is hereby amended to provide the following Officers:

Robert J. Riggio	Chief Executive Officer
Jerome D. Mitchell	President
Carole A. Mondlak	Vice President/Treasurer
J. Sam Owens, Jr.	Vice President/Secretary

ARTICLE X/BOARD OF DIRECTORS is hereby amended to provide the following Directors:

Robert J. Riggio
Jerome D. Mitchell
Carole A. Mondlak
J. Sam Owens, Jr.

Each of these Amendments was adopted on March 3, 1997.

The Amendments were adopted by the board of directors without shareholder action and shareholder action was not required.

Signed this 4th day of March, 1997.

LEGAL CONCEPTS, INC.

By: [signature]
Jerome D. Mitchell, President/
Sole Director

c:\wp\jdm\aoa.aoi

OFFICERS

Robert J. Riggio 2 Daggett Circle Ponce Inlet, FL 32127	Chief Executive Officer
Jerome D. Mitchell 3047 S. Atlantic Avenue #1804 Daytona Beach, FL 32118	President
Carole A. Mondlak 1273 Avienda Del Toro Daytona Beach, FL 32119	Vice President/Treasurer
J. Sam Owens, Jr. 2193 Halifax Drive Daytona Beach, FL 32124	Vice President/Secretary

DIRECTORS

Carole A. Mondlak
1273 Avienda Del Toro
Daytona Beach, FL 32119

J. Sam Owens, Jr.
2193 Halifax Drive
Daytona Beach, FL 32124

Robert J. Riggio
2 Daggett Circle
Ponce Inlet, FL 32127

Jerome D. Mitchell
3047 S. Atlantic Avenue
#1804
Daytona Beach, FL 32118

CAPITAL CONNECTION, INC.
417 E. Virginia Street, Suite 1 • Tallahassee, Florida 32302
(904) 224-8870 • 1-800-342-8062 • Fax (904) 222-1222

P96000078849

000002237079--5
-07/14/97--01056--007
*****35.00 *****35.00

Legal Concepts, Inc.

___ Art of Inc. File___
___ LTD Partnership File___
___ Foreign Corp. File___
___ L.C. File___
___ Fictitious Name File___
___ Name Reservation___
___ Merger File___
✓ Art. of Amend. File___
___ RA Resignation___
___ Dissolution / Withdrawal___
___ Annual Report / Reinstatement___
___ Cert. Copy___
___ Photo Copy___
___ Certificate of Good Standing___
___ Certificate of Status___ 1 ltr
___ Certificate of Fictitious Name___
___ Corp Record Search___
___ Officer Search___
___ Fictitious Search___
___ Fictitious Owner Search___
___ Vehicle Search___
___ Driving Record___
___ UCC 1 or 3 File___
___ UCC 11 Search___
___ UCC 11 Retrieval___
___ Courier___

FILED
97 JUL 14 PM 3:06
SECRETARY OF STATE
TALLAHASSEE FLORIDA

RECEIVED
97 JUL 14 AM 11:22
DIVISION OF CORPORATIONS

Amend

Signature ___

Requested by: KOR 7/14 10:50
Name Date Time

Walk-In ___ Will Pick Up ___

FILED

97 JUL 14 PM 3:06

SECRETARY OF STATE
TALLAHASSEE FLORIDA

**ARTICLES OF AMENDMENT
TO
ARTICLES OF INCORPORATION
OF
LEGAL CONCEPTS, INC.**

Pursuant to the provisions of Section 607.1006, Florida Statutes, the undersigned Corporation adopts the following Articles of Amendment to its Articles of Incorporation:

Amendments adopted:

ARTICLE IX/OFFICERS is hereby amended to provide the following Officers:

Robert J. Riggio 2 Daggett Circle Ponce Inlet, FL 32127	Chief Executive Officer
Jerome D. Mitchell 3047 S. Atlantic Avenue #1804 Daytona Beach, FL 32118	President
Carole A. Mondlak 1273 Avienda Del Toro Daytona Beach, FL 32119	Vice President/Treasurer/ Secretary

ARTICLE X/BOARD OF DIRECTORS is hereby amended to provide the following Directors:

Robert J. Riggio
2 Daggett Circle
Ponce Inlet, FL 32127

Jerome D. Mitchell
3047 S. Atlantic Avenue
#1804
Daytona Beach, FL 32118

Carole A. Mondlak
1273 Avienda Del Toro
Daytona Beach, FL 32119

Each of these Amendments was adopted on July 11, 1997.

The Amendments were adopted by the board of directors without shareholder action and shareholder action was not required.

Signed this 11th day of July, 1997.

LEGAL CONCEPTS, INC.

By: ______________________
Jerome D. Mitchell, President/
Director