

Richard Hammer
4260 SE 20th Place, #703
Cape Coral, FL 33904
941-542-0126

November 23, 1996
Director, Department of Banking
P.O. Box 332
Tallahassee, FL 32311

PR6000097370

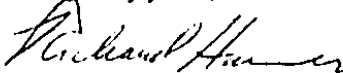
Dear Sir:

Please find enclosed the proposed Articles of Incorporation for the proposed corporation:

LIDO PROFESSIONAL INVESTMENT CORPORATION

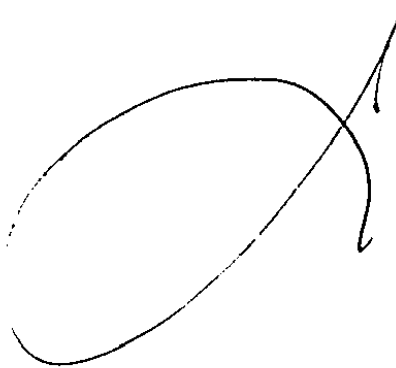
My check for the required fee of \$122.50 is enclosed. Thank you for your prompt processing.

Very truly yours,


Richard Hammer

Encls. - Articles of Incorp.
- Check

300002013603--9
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FILED
96 NOV 25 AM 9:14
SECRETARY OF STATE
TALLAHASSEE FLORIDA

**ARTICLES OF INCORPORATION
OF
LIDO PROFESSIONAL INVESTMENT CORPORATION**

FILED
96 NOV 25 AM 9:15
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, for purposes of forming a corporation under the Florida Business Corporation Act, does hereby adopt the following Articles of Incorporation:

ARTICLE I. NAME

The name of the corporation shall be Lido Professional Investment Corporation. The principal place of business of this corporation shall be 4260 SE 20th Place, #703, Cape Coral, Florida 33904.

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, territory 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 seven thousand (7,000) shares of common stock having One Dollar (\$1.00) par value per share.

ARTICLE IV. REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation shall be 4260 SE 20th Place, #703, Cape Coral, Florida 33904, and the name of the initial registered agent of the corporation at that address is Richard Hammer.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

This corporation shall have one (1) director(s) initially. The number of directors may be changed from time to time in accordance with the Bylaws but shall never be less than one. The names and addresses of the initial directors of the corporation are:

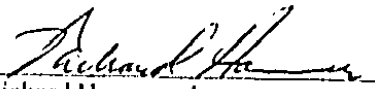
RICHARD HAMMER
4260 SE 20th Place, #703
Cape Coral, Florida 33904

ARTICLE VII. INCORPORATOR

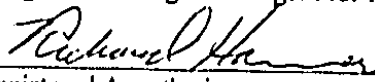
The name and street address of the incorporation to these Articles of Incorporation is:

Richard Hammer
4260 SE 20th Place, #703
Cape Coral, Florida 33904

IN WITNESS WHEREOF, the undersigned has signed these Articles of Incorporation on this 21st day of November, 1996.


Richard Hammer, Incorporator

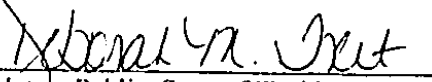
I hereby acknowledge and accept the assignment of registered agent for this corporation.

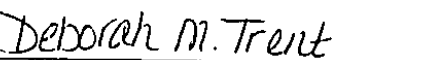

Registered Agent's signature

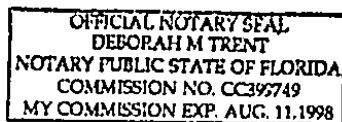
STATE OF FLORIDA

COUNTY OF LEE

The foregoing instrument was acknowledged before me this 21st day of November, 1996 by Richard Hammer, who is personally known to me and who did not take an oath.


Notary Public, State of Florida





FILED
96 NOV 25 AM 9:15
SECRETARY OF STATE
TALLAHASSEE FLORIDA