

9600098344

NOVEMBER 16, 1996

To Whom It May Concern:


If there are any questions concerning the filing of these Articles of Incorporation, please feel free to contact Mr. James Strong at 904-761-7855. The signature below authorizes you to act upon his direction in this matter.

Please mail the Articles of Incorporation to:

Quality Financial Services Inc.

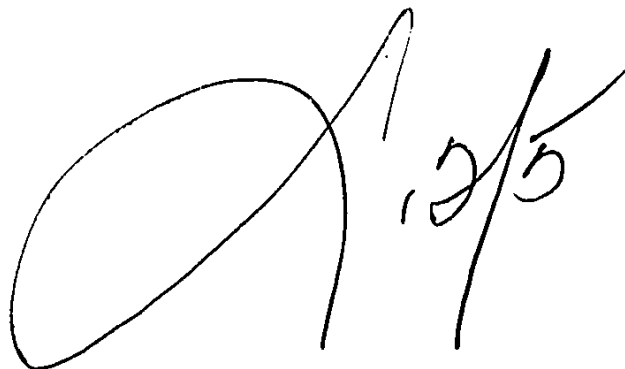
5560 So Nova Road

Daytona Beach, FL 32127


JOEL H TUTT

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SECRETARY OF STATE
TALLAHASSEE FLORIDA


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ARTICLES OF INCORPORATION OF

Joel Tutt Inc.

ARTICLE I = NAME

The Name of this Corporation is Joel Tutt Inc.

ARTICLE II = DURATION

This corporation shall have perpetual existence commencing on the date of filing with the Secretary of State of Florida.

ARTICLE III = PURPOSE

This corporation is organized for transacting all lawful business.

ARTICLE IV = CAPITAL STOCK

This corporation is authorized to issue one hundred (100) shares of one dollar par value common stock.

ARTICLE V = INITIAL REGISTERED OFFICE AND AGENT

The mailing address of the principal office of this corporation is
1950 N CONGRESS AVE #304J WEST PALM BCH FL 33401

The initial registered agent is JOEL H TUTT

whose physical address is 1950 N CONGRESS AVE 'APT 304-J WEST PALM BEACH
FL 33401

The Corporation registered address is:

1950 N CONGRESS AVE APT 304-J WEST PALM BEACH FL 33401

ARTICLE VI = INITIAL BOARD OF DIRECTORS

This corporation shall have no Directors.

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ARTICLE VII = INCORPORATORS

The name and address of the person signing these articles of
Incorporation is JOEL H TUTT
1950 N CONGRESS AVE APT 304-J WEST PALM BEACH FL 33401

ARTICLE VIII = MANAGEMENT OF CORPORATION BY SHAREHOLDERS

All corporate powers shall be exercised by or under the authority of,
and the business and affairs of this corporation shall be managed under
the direction of the majority of shareholders of this corporation.
Each shareholder shall be entitled to one vote in person, or by proxy,
for each share of voting stock held. A majority of the outstanding
shares of the corporation entitled to vote, represented in person, or
by proxy, shall constitute a quorum at any meeting of the shareholders
for the management of the business of the corporation.

ARTICLE IX = POWERS

This corporation shall have all of the corporate powers enumerated in
the Florida General Corporation Act.

ARTICLE X = INDEMNIFICATION

The corporation shall indemnify any officer or any former officer to
the full extent permitted by law.

ARTICLE XI = AMENDMENT

The corporation reserves the right to amend or repeal any provisions
contained in these Articles Of Incorporation, and any right conferred
upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscribers have executed these
Articles of Incorporation on this date: NOVEMBER 16, 1996

Joel H. Tutt
JOEL H TUTT

STATE OF FLORIDA)

COUNTY OF PALM BEACH

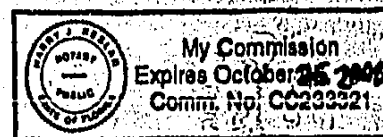
Before me, a Notary Public authorized to take acknowledgments in the
State and County set forth above, personally appeared

JOEL H TUTT known by me to be the person who
executed the foregoing Articles of Incorporation and they acknowledged
before me that they executed those Articles of Incorporation.

In witness whereof, I have hereunto set my hand and seal in the State
and County last aforesaid, this date: NOVEMBER 16, 1996

Nancy J. Resler
Notary Public, State of Florida At Large:

My Commission Expires: OCT. 25, 2000



CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE
OF PROCESS WITHIN FLORIDA. NAMING AGENT UPON WHICH PROCESS MAY BE
SERVED.

IN COMPLIANCE WITH SECTION 48.091, FLORIDA STATUTES, THE FOLLOWING IS
SUBMITTED: FIRST -- Joel Tutt Inc.

DESIRING TO ORGANIZE OF QUALIFY UNDER THE LAWS OF THE STATE OF FLORIDA,
WITH ITS PRINCIPAL PLACE OF BUSINESS AT THE CITY OF WEST PALM BEACH
STATE OF FLORIDA HAS NAMED JOEL H TUTT

AS ITS AGENT TO ACCEPT SERVICE OF PROCESS WITHIN FLORIDA. HAVING BEEN
NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATE CORPORATION, AT
THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY AGREE TO ACT IN THIS
CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL
STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES.

SIGNATURE

REGISTERED AGENT: JOEL H TUTT

DATE: NOVEMBER 16, 1996

SECRETARY OF STATE
TALLAHASSEE FLORIDA

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