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November 20, 1996

Secretary of State
Division of Corporations
409 E. Gaines Street
Tallahassee, FL 32301

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-12/05/96--01054--010
****122.50 ****122.50

RE: D & L ENTERPRISES OF SUMTER, INC.

Dear Sir or Madam:

Enclosed herewith is the executed original and one copy of the Articles of Incorporation for the above referenced corporation.

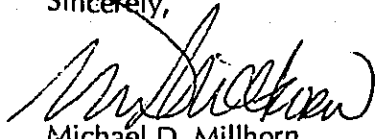
I have also enclosed my check made payable to the Secretary of State in the amount of \$122.50 to cover the costs of the following:

Filing Fee	\$ 35.00
Certified Copy	\$ 52.50
Registered Agent Designation	\$ 35.00
TOTAL	\$122.50

Please return the certified copy to my office.

Thank you for your kind cooperation.

Sincerely,



Michael D. Millhorn
MDM:mew

enc

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SECRETARY OF STATE
DIVISION OF CORPORATIONS
96 DEC -5 PM 12:28

96/12/19/96

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SECRETARY OF STATE
DIVISION OF CORPORATIONS
96 DEC -5 PM 12: 28

ARTICLES OF INCORPORATION

OF

D & L ENTERPRISES OF SUMTER, INC.

THE UNDERSIGNED, for the purpose of forming a Corporation under the Florida General Corporation Act, does hereby adopt the following Articles of Incorporation.

Article I - Name

The name of the corporation is:

D & L ENTERPRISES OF SUMTER, INC.;

and the principal mailing address of the corporation is:

903 San Benito Lane
Lady Lake, FL 32159

Article II - Purpose

The general purpose for which the Corporation is organized is to include the transaction of any and all lawful business for which Corporations may be incorporated under the Florida General Corporation Act, the laws of the State of Florida or of the United States of America.

Article III - Duration

The duration of the Corporation is to be perpetual. The date and time of the corporate existence is the time these Articles of Incorporation are filed with the Secretary of State's office.

Article IV - Capital Stock

This Corporation is authorized to issue 500 shares of One Dollar (\$1.00) par value common stock which shall be designated "Common Shares."

Article V- Initial Registered Office and Agent.

The street address of the initial registered office of this Corporation is Suite 204-10935 S.E. 177th Place, Summerfield, FL 34491, and the name of the initial registered agent of this Corporation at that office is Michael D. Millhorn, Esquire, Attorney at Law.

Article VI - Initial Board of Directors

This Corporation shall have Two Directors initially. The number of Directors may be either increased or diminished from time to time by the Bylaws, but shall never be less than one and not more than five. The names and addresses of the initial Directors of this Corporation are as follows:

DENNIS L. McDERMOTT and LINDA M. YATES
903 San Benito Lane
Lady Lake, FL 32159

Article VII - Incorporator


The name and address of the persons signing these Articles of Incorporation

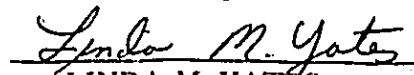
are: DENNIS L. McDERMOTT and LINDA M. YATES
903 San Benito Lane
Lady Lake, FL 32159

Article VIII - Amendment

This Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment thereto, and any right conferred upon the shareholder is subject to this reservation.

IN WITNESS WHEREOF, the undersigned have executed these Articles of
Incorporation this 27 day of November, 1996.

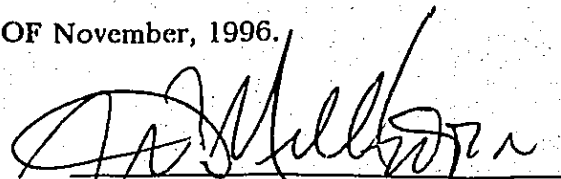

DENNIS L. McDERMOTT,
Incorporator


LINDA M. YATES,
Incorporator

ACCEPTANCE BY REGISTERED AGENT

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE
ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN ARTICLE
V OF THESE ARTICLES OF INCORPORATION, THE UNDERSIGNED HEREBY
AGREES TO ACT IN THIS CAPACITY, AND FURTHER AGREES TO COMPLY
WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER
AND COMPLETE DISCHARGE OF HIS DUTIES.

DATED THIS 27 DAY OF November, 1996.


MICHAEL D. MILLHORN

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STATE OF FLORIDA
COUNTY OF MARION

BEFORE ME, a Notary Public authorized in the State and County set forth above, personally appeared DENNIS L. McDERMOTT and LINDA M. YATES, known to me and known by me to be the persons who, as Incorporators, executed the foregoing Articles of Incorporation of D & L ENTERPRISES OF SUMTER, INC., and they acknowledged before me that they executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the State and County aforesaid, this 27 day of November, 1996.

(SEAL)


NOTARY PUBLIC
My Commission Expires:



MARY E. WYONG
MY COMMISSION # CC230599 EXPIRES
May 31, 1997
BONDED THRU TRU FARM INSURANCE, INC.