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ENCLOSED 122.50 COVERING THE
FOLLOWING FEES:

FILING FEE	35.00
CERTIFIED COPY	52.50
REGISTERED AGENT DESIGNATION	35.00
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	122.50

PLEASE RETURN TO:

FRANK TOWNSEND, ATTORNEY
P.O. Box 847
KISSIMMEE, FL. 34742

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Thank you.

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SEAL OF THE STATE
TALLAHASSEE, FLORIDA

SN DEC 10 1996

ARTICLES OF INCORPORATION
OF

B AND J FINANCIAL SERVICES, INC.

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

ARTICLE I. NAME

The name of the Corporation is: B AND J FINANCIAL SERVICES, INC.

ARTICLE II. NATURE OF BUSINESS

The general nature of business to be transacted by this corporation is any activity or business permitted under the laws of the United States and the State of Florida.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this Corporation is authorized to have outstanding at any one time is 500 shares of common stock having a nominal or par value of One and 00/100 (\$1.00) Dollars per share.

ARTICLE IV. INITIAL CAPITAL

The amount of capital with which this Corporation will begin business is Five Hundred and 00/100 (\$500.00) Dollars.

ARTICLE V. ADDRESS

The initial post office address or the principal address of this Corporation in the State of Florida is: 2051 Live Oak Blvd., St. Cloud, FL 34771. The Board of Directors may, from time to time, move the principal office to any other address in Florida.

ARTICLE VI. TERM OF EXISTENCE

This Corporation is to exist perpetually.

ARTICLE VII. DIRECTORS

This Corporation shall have two directors initially.

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STATE OF FLORIDA
TALLAHASSEE

The number of directors may be changed from time to time by the by-laws adopted by the stockholders.

ARTICLE VIII. INITIAL OFFICERS AND DIRECTORS

<u>NAME</u>	<u>ADDRESS</u>
WILLIAM M. STREETER	205 9 Live Oak Blvd. St. Cloud, FL 34771
JULIE D. STREETER	205 7 Live Oak Blvd. St. Cloud, FL 34771

ARTICLE IX. SUBSCRIBER

The subscribers to these Articles of Incorporation are the incorporators:

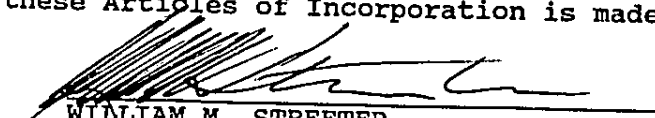
WILLIAM M. STREETER	205 9 Live Oak Blvd. St. Cloud, FL 34771
JULIE D. STREETER	205 7 Live Oak Blvd. St. Cloud, FL 34771

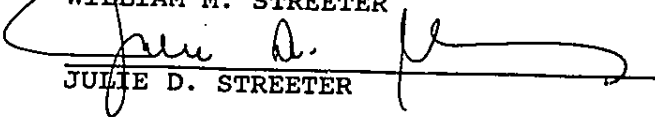
ARTICLE X. RESIDENT AGENT

The registered Resident Agent for this Corporation shall be as indicated on the attached Certificate and the Resident Agent may be replaced in accordance with the by-laws.

ARTICLE XI. AMENDMENTS

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the stockholders, and approved at a stockholders' meeting as set forth in the by-laws, unless all the directors and all the stockholders sign a written statement manifesting their intention that a certain amendment to these Articles of Incorporation is made.


WILLIAM M. STREETER


JULIE D. STREETER

STATE OF FLORIDA

COUNTY OF OSCEOLA

I HEREBY CERTIFY that on this day before me, a Notary Public, duly authorized in the State and County named above to take acknowledgments, personally appeared, WILLIAM M. STREETER and JULIE D. STREETER, who are personally known to me or have produced _____ as identification and who acknowledged before me that they executed the foregoing Articles of Incorporation.

WITNESS my hand and official seal in the County and State named above, on this the 2 day of DEC, 1996.

(NOTARY SEAL)




NOTARY PUBLIC, STATE OF FLORIDA
MY COMMISSION EXPIRES: 7-27-99

**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE
FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING
AGENT UPON WHOM PROCESS MAY BE SERVED**

In pursuance of Chapter 48.091, Florida Statutes the following is submitted, in compliance with said Act:

FIRST: That **A AND J FINANCIAL SERVICES, INC.**, desiring to organize under the laws of the State of Florida with its principal office as indicated in the Articles of Incorporation, 2051 Live Oak Blvd., St. Cloud, FL 34771, has named **FRANK M. TOWNSEND**, 520 Emmett Street, Kissimmee, FL 34741, as its registered agent to accept service of process for the above-stated corporation, at place designated in this Certificate. I hereby accept to act in this capacity, and agree to comply with the provisions of said Act relative to keeping open said office.


FRANK M. TOWNSEND, Registered Agent

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TALLAHASSEE, FLORIDA