

997000001127

LAW OFFICE OF BRUCE HOFFMAN

16 South Main Street Gainesville, Florida 32601 (352) 373-2411

December 30, 1996

Secretary of State
Division of Corporations
PO Box 6237
Tallahassee, Florida 32314

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-01/02/97--01045--006
****122.50 ****122.50

Re: Lowry Financial Services, Inc.

My File: 96-975

Dear Sir:

I have enclosed an original and one copy of the articles of incorporation of the above named corporation, plus a check in the amount of \$122.50 for the following fees:

Filing Fee.....	\$	35.00
Certified Copy of Articles.....		52.50
Registered Agent Fee.....	_	35.00_
 Total		 \$ 122.50

FILED
96 DEC 31 AM 8:53
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Please file the original of the Articles of Incorporation for the above-named corporation and return the certified copy to this office.

Very truly yours,

Bruce E. Hoffman

nr/BEH
Encl.

JAN 7 1997 BSB

ARTICLES OF INCORPORATION

FILED

96 DEC 31 AM 8:54

LOWRY FINANCIAL SERVICES, INC.

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, acting as Incorporators of a corporation under the Florida General Corporation Act, adopt the following Articles of Incorporation for such corporation:

1. **NAME.** The Name of the corporation is **LOWRY FINANCIAL SERVICES, INC.**

2. **ADDRESS.** The initial address of the principal office, business office address and mailing address of the corporation is:
408 West University Avenue Suite 308 Gainesville, Florida 32601.

3. **DURATION.** The period of its duration is perpetual.

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

5. **CAPITAL STOCK.** The corporation is authorized to issue 7,500 shares, all in one class, at \$1.00 par value.

6. **INITIAL REGISTERED OFFICE AND AGENT.** The name and street address of the initial registered office and registered agent of this corporation is as follows:

JOSEPH E. LOWRY
408 West University Avenue #308
Gainesville, Florida 32601

7. **INITIAL BOARD OF DIRECTORS.** This corporation shall have one directors initially. The number of directors may either be increased or decreased from time to time by an amendment of the bylaws of the corporation in the manner provided by law, but shall never be less than one. If required by the life Insurance profession, the Directors shall be required to possess those same professional qualifications as the shareholders.

The names and addresses of the initial directors of this corporation is/ are:

NAME	_ADDRESS_
JOSEPH E. LOWRY	408 West University Avenue #308 Gainesville, Florida 32601

8. INCORPORATORS. The name and address of the Incorporator signing these Articles of Incorporation is:

NAME

ADDRESS

JOSEPH E. LOWRY 408 West University Avenue #308
Gainesville, Florida 32601

9. AMENDMENT OF ARTICLES. This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

10. VOTING TRUSTS: No shareholder of this corporation shall enter into a voting trust agreement or any other type of agreement vesting in another person the authority to exercise the voting power of any or all of his shares.

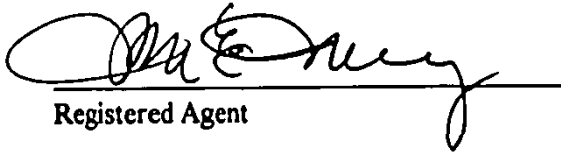
11. CUMULATIVE VOTING FOR DIRECTORS: At all elections of directors of this corporation, each stockholder shall be entitled to as many votes as shall equal the number of votes which (except for these provisions as to cumulative voting) he/she would be entitled to cast for the election of Directors with respect to his/her shares of stock multiplied by the number of directors to be elected, and he/she may cast all such votes for a single director, or may distribute them among the number to be voted for, or any two or more of them, as he/she may see fit.

12. RESTRAINT ON ALIENATION: The shareholders of this corporation shall have the power to include in the By-Laws, adopted by a majority of the shareholders of this corporation, any regulatory or restrictive provisions regarding the proposed sale, transfer, or other disposition of any of the outstanding shares of this corporation by any of its shareholders, or in the event of the death of any of its shareholders. The manner and form, as well as relevant terms, conditions, and details hereof, shall be determined by the shareholders of this corporation; provided, however, that such regulatory or restrictive provisions shall not affect the rights of third parties without actual notice thereof, unless existence of such provisions shall be plainly written upon the certificate evidencing the ownership of such stock. No shareholder of this corporation may sell or transfer his/her shares therein, except to another individual who is eligible to be a shareholder of this corporation and only after securing written approval of the other shareholders, which shall not be unreasonably withheld.

IN WITNESS WHEREOF, the undersigned Incorporators have executed these Articles of Incorporation this 19th day of December, 1996.


Incorporator

I am familiar with and hereby accept the duties and responsibilities as registered agent for the corporation.

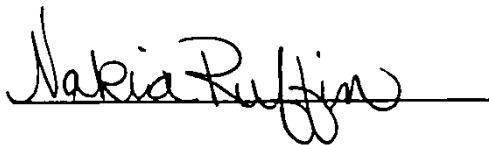

Registered Agent

FILED
DEC 31 AM 8:54
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**STATE OF FLORIDA
COUNTY OF ALACHUA**

BEFORE ME, personally appeared JOSEPH E. LOWRY, who [] is personally known to me or who produced a Florida Driver's license as identification, who executed the foregoing Articles of Incorporation, and acknowledged to and before me that he executed such instrument this 19 day of December, 1996. FDL 6400-485-49-380

NOTARY PUBLIC



My Commission Expires:

