

P97000006813

S

JAN-23-1997

0:08

EMPIRE CORPORATE KIT

P.07/22

0:09 AM

PUBLIC ACCESS SYSTEM
ELECTRONIC FILING COVER SHEET

((H97000001286 8))

TO: DIVISION OF CORPORATIONS

FAX #: (904)922-4001

FROM: EMPIRE CORPORATE KIT COMPANY

ACCT#: 072450003255

CONTACT: RAY STORMONT

PHONE: (305)541-3694

FAX #: (305)541-3770

NAME: ASSOCIATED THRIFTS, INC.

AUDIT NUMBER.....H97000001286

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

CERT. OF STATUS..0

PAGES..... 6

CERT. COPIES.....1

DEL.METHOD.. FAX

EST.CHARGE.. \$122.50

NOTE: PLEASE PRINT THIS PAGE AND USE IT AS A COVER SHEET. TYPE THE FAX

AUDIT NUMBER ON THE TOP AND BOTTOM OF ALL PAGES OF THE DOCUMENT

EFFECTIVE DATE
1-21-97

** ENTER 'M' FOR MENU. **

ENTER SELECTION AND <CR>:

Help F1 Option Menu F2

NUM CAPS Connect: 00:05:30

RECEIVED

97 JUN 23 PM 12:23

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED

97 JAN 23 PM 3:28

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

1/23/97

JAN-23-1997 10:30

EMPIRE CORPORATE KIT

P.08/22

(6)

ARTICLES OF INCORPORATION
OF
ASSOCIATED THRIFTS, INC.

H97000001286

The undersigned party to these Articles of Incorporation, a natural persons competent to contract, hereby for and and incorporate a corporation for profit under the laws of the State of Florida.

EFFECTIVE DATE
1-21-97

ARTICLE I - NAME

The name of the corporation shall be : ASSOCIATED THRIFTS, INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be: 3805 S. DIXIE HWY
West Palm Beach, FL. 33405

ARTICLE III CAPITAL STRUCTURE

The Corporation is authorized to issue five thousand shares of Common Stock, each share having a Par Value of one dollar.

ARTICLE IV INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial registered agent is :

Michael Nicholas
3805 S. Dixie Hwy.
West Palm Beach, FL. 33405

Prepared by: Gary McClain, 1470 S.W. 19th Avenue
Ft. Lauderdale, Florida 33312
(954) 525-6928

FILED
JAN 23 PM 3:28
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

H97000001286

H97000001286

ARTICLE V INCORPORATIONS

The name and street address of the incorporator,s to these
Articles of Incorporation are:

Michael Nicholas
3805 S. Dixie Hwy.
West Palm Beach Fl. 33405

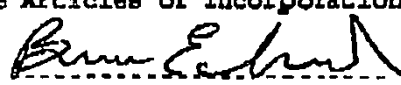
Bruce T Erhard
1516 North O Street
Lake Worth, Fl. 33460

Mary Lou Nicholas
3805 S. Dixie Hwy.
West Palm Beach, Fl. 33405


Linda L Erhard
1516 North O Street
Lake Worth, Fl. 33460

The undersigned have executed these Articles of Incorporation


Signature/Title


Signature/Title


Signature/Title


Signature/Title

ARTICLE VI - PURPOSE

The Corporation is organized for the following purposes:

1. For the purpose of transacting any and all lawful business permitted under the Laws of the United States and of the State of Florida.
2. For the purpose of engaging in any one or more of the acts and things herein set forth.

ARTICLE VII - VOTING RIGHTS

Except as otherwise provided by the law, the entire voting power for the election of directors and for all other purposes shall be vested exclusively in the holders of the outstanding shares of Common Stock.

H97000001286

H97000001286

ARTICLE VIII - PRE-EMPTIVE RIGHTS

Every Shareholder, upon the sale for cash of any new stock of this Corporation of the same kind as that which he already holds, shall have the right to purchase his prorated share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE IX - INITIAL BOARD OF DIRECTORS

The corporation shall have (4) Director's initially name and address of the initial director's of this Corporation is:

Michael Nicholas	Bruce T Erhard
3805 S. Dixie Hwy.	1516 North O Street
West Palm Beach, Fl. 33406	Lake Worth, Fl. 33460


Mary Lou Nicholas	Linda L Erhard
3805 S. Dixie Hwy.	1516 North O Street
West Palm Beach, Fl. 33406	Lake Worth, Fl. 33460


ARTICLE X - LENGTH OF EXISTENCE

The Corporation shall have perpetual existence, unless sooner dissolved according to law. Corporate existence shall commence on the date these Articles are executed.

ARTICLE XI - OFFICERS

The corporation shall have a President and a Secretary-Treasurer, and such other and/or additional officers as may be created from time to time by, and authorized by, its Bylaws. IN WITNESS WHEREOF, I have hereunto set my hand and seal, acknowledged and filed the foregoing Articles of Incorporation under the Laws of the State of Florida, this 21st day of January 1997.


(SEAL)
(SEAL)


(SEAL)
(SEAL)

H97000001286

JAN-23-1997 10:30

EMPIRE CORPORATE KIT

FILED

P.11/22

97 JAN 23 PM 3:28 H97000001286

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

CERTIFICATE OF DESIGNATION

REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the state of Florida, submits the following statement in designating the registered office/registered agent, in the state of Florida.

1. The name of the corporation is: ASSOCIATED THRIFTS, INC.

2. The name and address of the registered agent and office

is: Michael Nicholas
3805 S. Dixie Hwy.
West Palm Beach, Fl. 33405

Signature

(corporate officer)

Title PRES

Date 1/21/97

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATE CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

Signature

Date 1/21/97

H97000001286

497000001286

STATE OF FLORIDA }
 }
COUNTY OF BROWARD }

I HEREBY CERTIFY that on this 21st day of January 1997,
personally came and appeared before me, the undersigned
authorities, Michael Nicholas, Mary Lou Nicholas, Bruce T. Erhard
and Linda L. Erhard to me well known, and known to me to be the
person,s described in and who acknowledged to me that they
executed the foregoing Certificate of Incorporation as their free
and voluntary act and deed and for uses and purposes expressed
therein.

IN WITNESS WHEREOF, I have hereunto set my hand and seal
on the day and year first above written.


Notary Public
My Commission Expires:

MARIE M. McCLAIN
Notary Public, State of Florida
My Comm. Expires Apr. 30, 1998
No. DC 386071
Bonds Tr. @Official Notary Services

497000001286