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OFFICES OF
RICHARD M. KNELLINGER, P. A.

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January 23, 1997

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*****122.50 *****122.50

Secretary of State
Division of Corporations
Post Office Box 6327
Tallahassee, Florida 32314

Re: PREFERRED FINANCIAL CONCEPTS, INC.

Dear Sir or Madam:

Enclosed are the following in connection with the above-referenced corporation:

1. Original executed Articles of Incorporation; and
2. Our check in the amount of \$122.50.

Please return the Certificate and a copy of the Articles to this office after filing

Thank you for your consideration in this matter.

Sincerely,

Richard M. "Rick" Knellinger

RMK:sm

Enclosures 2

cc: Preferred Financial Concepts, Inc.

JAN 30. BSB

FILED
97 JAN 27 AM 10:11
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED

97 JAN 27 AM 10:12

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION
OF
PREFERRED FINANCIAL CONCEPTS, INC.**

The undersigned, for the purposes of forming a corporation under the Florida General Corporation Act, do hereby adopt the following articles of incorporation:

ARTICLE I

The name of the Corporation is PREFERRED FINANCIAL CONCEPTS, INC.

ARTICLE II

The duration of the corporation is perpetual.

ARTICLE III

The general purposes for which the corporation is organized is to transact any lawful business for which corporations may be incorporated under the Florida General Corporation Act.

ARTICLE IV

The aggregate number of shares which the corporation is authorized to issue is seven thousand five hundred (7,500). Such shares shall be of a single class, and shall have a par value of one dollar (\$1.00) per share.

ARTICLE V

The street address of the initial registered office of the corporation is: 901 N.W. 8th Avenue, Gainesville, Florida 32601; and the name of its initial registered agent at such address is: ALTHEA WRIGHT.

ARTICLE VI

The number of directors constituting the initial board of directors of the corporation is two (2).

The names and addresses of the persons who are to serve as the initial members of the initial board of directors are:

ALTHEA WRIGHT
6409 S.E. 60th Street
Trenton, Florida 32693

CHARLOTTE BASAK
3224 N.W. 25th Avenue
Gainesville, Florida 32605

ARTICLE VII

The names and addresss of the incorporators are:

ALTHEA WRIGHT
6409 S.E. 60th Street
Trenton, Florida 32693

CHARLOTTE BASAK
3224 N.W. 25th Avenue
Gainesville, Florida 32605

The address of the principal place of business is:

901 N.W. 8th Avenue
Gainesville, Florida 32601

Executed by the undersigned at Gainesville, Florida this 23rd day of January,
1997.


ALTHEA WRIGHT


CHARLOTTE BASAK

ACCEPTANCE AS REGISTERED AGENT

I, ALTHEA WRIGHT, the undersigned, do hereby accept designation as
Registered Agent for the above-named corporation.


ALTHEA WRIGHT

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA