



THE UNITED STATES
CORPORATION
COMPANY

P97000001011

ACCOUNT NO. : 072100000032

REFERENCE : 244205 4371276

AUTHORIZATION :

COST LIMIT : \$ PREPAID

ORDER DATE : January 31, 1997

ORDER TIME : 10:47 AM

ORDER NO. : 244205-005

CUSTOMER NO: 4371276

CUSTOMER: Robert J. Stambaugh, Esq
SHARIT BUNN & CHILTON

99 Sixth Street, S.w.

Winter Haven, FL 33880

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01/31/97-01052-013
***122.50 ***122.50

DOMESTIC FILING

NAME: SUMMIT FINANCIAL SERVICES,
INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY
 PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: James Guy

EXAMINER'S INITIALS:

FILED
97 JAN 31 AM 7:24
TALLAHASSEE, FLORIDA
RECEIVED
97 JAN 31 PM 12:05
DIVISION OF CORPORATION

KR
2-3-97



**SHARIT, BUNN, CHILTON,
HOLDEN & STAMBAUGH, P.A.
ATTORNEYS**

99 SIXTH STREET, S.W., WINTER HAVEN, FLORIDA 33880
TELEPHONE: (941) 299-6599 FAX: (941) 293-5000
REPLY TO: P.O. BOX 9498
WINTER HAVEN, FLORIDA 33883-9498

JOE L. SHARIT
R. SCOTT BUNN*
CHARLES R. CHILTON
M. LANCE HOLDEN
ROBERT J. STAMBAUGH
*BOARD CERTIFIED CIVIL TRIAL LAWYER
BY THE FLORIDA BAR
ADMITTED IN FLORIDA AND COLORADO

January 31, 1997

Honorable Sandra Mortham
Secretary of State
Division of Corporations
409 East Gaines Street
Tallahassee, FL 32399

Re: **SUMMIT FINANCIAL SERVICES, INC.**

Dear Mrs. Mortham:

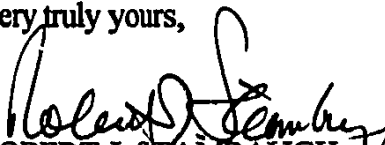
Enclosed herewith for filing are Articles of Incorporation and Resident Agent Form for the above-captioned corporation. A copy of the Articles is also enclosed to be certified and returned to this office at your earliest convenience.

Our firm check in the amount of \$122.50 is enclosed to cover the following costs:

Filing Fee	\$ 35.00
Certified copy	52.50
Resident Agent Form	35.00
TOTAL	\$ 122.50

Thank you for your kind cooperation in this regard.

Very truly yours,


ROBERT J. STAMBAUGH

RJS/jsr
Enclosures

**ARTICLES OF INCORPORATION
OF
SUMMIT FINANCIAL SERVICES, INC.**

FILED
97 JAN 31 AM 7:24
SEC. OF STATE
TALLAHASSEE, FLORIDA

The undersigned incorporator, for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I - NAME

The name of the corporation is **SUMMIT FINANCIAL SERVICES, INC.**

ARTICLE II - PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be 4200 Mahogany Run, SE, Winter Haven, FL 33884.

ARTICLE III - PURPOSE

The corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE IV - CAPITAL STOCK

This corporation will have one class of stock and is authorized to have outstanding 10,000 shares (with a par value of \$1.00 per share) at any one time. The one class of stock has unlimited voting rights and, upon dissolution, is entitled to receive the net assets of the corporation.

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 4200 Mahogany Run, SE, Winter Haven, FL 33884, and the name of the initial registered agent of this corporation at that address is E. JOHN CLARK, III.

ARTICLE VI - INITIAL BOARD OF DIRECTORS

There shall be a Board of Directors for this corporation, which shall consist of one Director initially. The number of Directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one.

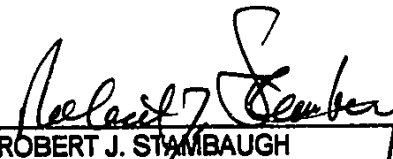
ARTICLE VII - INCORPORATORS

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

Robert J. Stambaugh
99 Sixth Street, S. W.
Winter Haven, FL 33880

The original incorporator of this corporation may sell, exchange, assign, or transfer all of the stock subscribed for in these Articles of Incorporation, and deliver these Articles of Incorporation, together with the good will and corporate franchises of this corporation to the transferees or assignees; and in such event, all current Directors shall thereupon expire and a new election shall be called and held by the transferees for the election of new Directors to hold office until their successors are elected and qualify thereafter in due course from time to time.

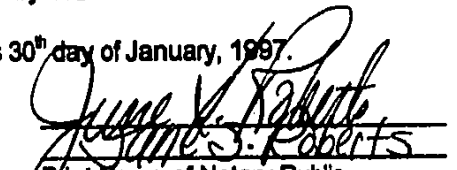
IN WITNESS WHEREOF, the incorporator has hereunto set his hand and seal and acknowledged and filed the foregoing Articles of Incorporation under the laws of the State of Florida, this 30th day of January, 1997.

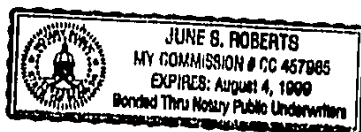

ROBERT J. STAMBAUGH

STATE OF FLORIDA

COUNTY OF POLK

The foregoing was acknowledged before me by ROBERT J. STAMBAUGH who is personally known to me and who did not take an oath this 30th day of January, 1997.


Print Name of Notary Public
Commission No. CC 457985
My Commission expires: 8/4/99



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

In accordance with Chapter 607.0505, Florida Statutes, the following is submitted in compliance with said Act:

SUMMIT FINANCIAL SERVICES, INC. desiring to organize under the laws of the State of Florida, with its principal office in the City of Winter Haven, County of Polk, and State of Florida, has named E. JOHN CLARK, 4200 Mahogany Drive, SE, Winter Haven, Polk County, FL 33884, as its agent to accept service of process within this State.

ACKNOWLEDGMENT:

Having been named to accept service of process for the above stated corporation, at the place designated herein, I hereby accept to act in this capacity, and agree to comply with the provisions of said Act relative to keeping open said office.

Dated: January 30, 1997.



E. JOHN CLARK, III

FILED
97 JAN 31 AM 7:24
TALLAHASSEE, FLORIDA