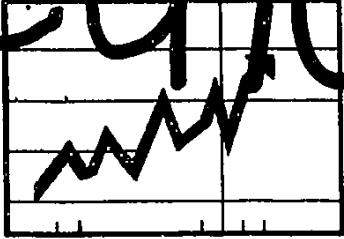


P970000016540



Wellington Capital Group, Inc.
A Diversified Financial Services Company
2500 Hollywood Boulevard, Suite 310
Hollywood, FL 33020
(954) 922-7054

FILED
97 FEB 17 11 08 AM
SECURITY
TALLAHASSEE, FLORIDA

2/12/97

Please stamp copy & return is

000002089350--9
-02/17/97--01080--011
*****70.00 *****70.00

Thanks,

Alan Cowen

EFFECTIVE DATE
2-12-97

2/21/97

ARTICLES OF INCORPORATION
OF
THE ACCIDENT SOLUTION TEAM, INC.

FILED
91 FEB 17 AM 9:04
TALLAHASSEE, FLORIDA

The undersigned subscriber to these Articles of Incorporation is a natural person competent to contract and hereby form a Corporation for profit under Chapter 607 of the Florida Statutes.

ARTICLE 1 - NAME

The name of the Corporation is **THE ACCIDENT SOLUTION TEAM, INC.**, (hereinafter, "Corporation").

ARTICLE 2 - PURPOSE OF CORPORATION

The Corporation shall engage in any activity or business permitted under the laws of the United States and the State of Florida

ARTICLE 3 - PRINCIPAL OFFICE

The address of the principal office of this Corporation is 2500 Hollywood Boulevard, Suite 304, Hollywood, Florida 33020 and the mailing address is the same

ARTICLE 4 - INCORPORATOR

The name and street address of the incorporator of this Corporation is:

Wellington Capital Group, Inc.
2500 Hollywood Blvd., Ste. 304
Hollywood, Florida 33020

ARTICLE 5 - OFFICERS

The officers of the Corporation shall be:

President:	R. Geoffrey Shoup
Vice President:	Alan J. Conner
Secretary:	Alan J. Conner
Treasurer:	Alan J. Conner

ARTICLE 6 - DIRECTORS

The Directors of the Corporation shall be:

R. Geoffrey Shoup
Alan J. Conner

ARTICLE 7 - CORPORATE CAPITALIZATION

7.1 The maximum number of shares that this Corporation is authorized to have outstanding at any time is:

Common Stock	5,000,000 shares	\$0.001 par value
--------------	------------------	-------------------

7.2 No holder of share of stock of any class shall have any preemptive right to subscribe to or purchase any additional share of any class, or any bonds or convertible securities of any nature; provided, however, that the Board of Directors may, in authorizing the issuance of shares of stock of any class, confer any preemptive rights that the Board of Directors may deem advisable in connection with such issuance.

7.3 The Board of Directors of the Corporation may authorize the issuance from time to time of shares of its stock of any class, whether now or hereafter authorized, or securities convertible into shares of its stock of any class, whether now or hereafter authorized, for such consideration as the Board of Directors may deem advisable, subject to such restrictions or limitations, if any, as may be set forth in the bylaws of the Corporation

7.4 The Board of Directors of the Corporation may, by Restated Articles of Incorporation, classify or reclassify any unissued stock from time to time by setting or changing the preferences, conversions or other rights, voting powers, restrictions, limitations as to dividends, qualifications, or term or conditions or redemption of the stock.

ARTICLE 8 - POWERS OF CORPORATION

The Corporation shall have the same powers as an individual to do all things necessary or convenient to carry out its business and affairs, subject to any limitations or restrictions imposed by applicable law or these Articles of Incorporation.

ARTICLE 9 - TERM OF EXISTENCE

This Corporation shall have perpetual existence.

ARTICLE 10 - REGISTERED OWNERS)

The Corporation, to the extent permitted by law, shall be entitled to treat the person in whose name any share or right is registered on the books of the Corporation as the owner thereto, for all purposes, and except as may be agreed in writing by the Corporation, the Corporation shall not be bound to recognize any equitable or other claim to, or interest in, such share or right on the part of any other person, whether or not the Corporation shall have notice thereof.

ARTICLE 11 REGISTERED OFFICE AND REGISTERED AGENT

The address of registered office of this Corporation is Wellington Capital Group, Inc., located at 2500 Hollywood Boulevard, Suite 304, Hollywood Florida 33020. The name and address of the registered agent of this Corporation is Wellington Capital Group, Inc., 2500 Hollywood Boulevard, Suite 304, Hollywood Florida 33020.

ARTICLE 12 - BYLAWS

The Board of Directors of the Corporation shall have power, without the assent or vote of the shareholders, to make, alter, amend or repeal the Bylaws of the Corporation, but the affirmative vote of a number of Directors equal to a majority of the number who would constitute a full Board of Directors at the time of such action shall be necessary to take any action for the making, alteration, amendment or repeal of the Bylaws.


ARTICLE 13 - EFFECTIVE DATE

These Articles of Incorporation shall be effective the 12th day of February, 1997.

ARTICLE 14 - AMENDMENT

The Corporation reserves the right to amend, alter, change or repeal any provision contained in these Articles of Incorporation, or in any amendment hereto, or to add any provision to these Articles of Incorporation or to any amendment hereto, in any manner now or hereafter prescribed or permitted by the provisions of any applicable statute of the State of Florida, and all rights conferred upon shareholders in these Articles of Incorporation or any amendment hereto are granted subject to this reservation.

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 7th day of August, 1996.



Wellington Capital Group, Inc., Incorporator
By: Alan J. Conner, President / CEO

FILED
97 FEB 17 AM 9:04
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF INCORPORATION**

Wellington Capital Group, Inc., having a business office identical with the registered office of Corporation name above, and having been designated as the Registered Agent in the above and foregoing Articles of Incorporation, is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

Wellington Capital Group, Inc.

By: 
Alan J. Conner, President