



P97000020745

Florida Incorporators, Inc.

Mark S. Hankins
President
1221 Brickell Avenue, Suite 900
Miami, Florida 33131

February 24, 1997

Florida Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

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-02/28/97--01036--013
****122.50 ****122.50

RE: Pickard & Associates, Inc.

Dear Corporate Specialist:

Enclosed is an original and one (1) copy of the Articles of Incorporation for the above-referenced corporation, and funds of \$122.50 representing the filing fee, certificate fee and designation of registered agent fee for same.

Please do not hesitate to contact the undersigned if there are any questions or concerns.

Sincerely,


Mark Hankins
President

FILED
91 FEB 28 AM 9:29
SEC. OF STATE
TALLAHASSEE, FLORIDA

Dmc
3/6/97

ARTICLES OF INCORPORATION
OF
PICKARD & ASSOCIATES, INC.

FILED
97 FEB 28 AM 9:29
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

THE UNDERSIGNED, ACTING AS INCORPORATOR OF A CORPORATION UNDER THE FLORIDA BUSINESS CORPORATION ACT, ADOPTS THE FOLLOWING ARTICLES OF INCORPORATION:

FIRST: The name of the corporation is PICKARD & ASSOCIATES, INC.

SECOND: The period of its duration is perpetual.

THIRD: The date and time of the commencement of the corporate existence shall be the date of the filing of these Articles by the Department of State.

FOURTH: The purpose or purposes for which the corporation is organized is to engage in the transaction of any or all lawful business for which the corporation may be incorporated under the provisions of the Florida Business Corporation Act.

FIFTH: The aggregate number of shares which the corporation shall have authority to issue is ONE THOUSAND (1,000) SHARES of capital stock, \$.001 par value each.

SIXTH: The number of directors constituting the initial Board of Directors of the corporation is one (1) and the name and address of the person who is to serve as director until the first

annual meeting of shareholders or until his successor(s) are elected and qualified is:

LLOYD A. PICKARD, JR.
309 KENNEDY STREET
JUPITER, FL 33458

SEVENTH: The name and address of the incorporator is:

LLOYD A. PICKARD, JR.
309 KENNEDY STREET
JUPITER, FL 33458


EIGHTH: The name and address of the initial registered agent and the initial registered office is:

LLOYD A. PICKARD, JR.
309 KENNEDY STREET
JUPITER, FL 33458

NINTH: The principal office of the corporation is:

PICKARD & ASSOCIATES, INC.
309 KENNEDY STREET
JUPITER, FL 33458

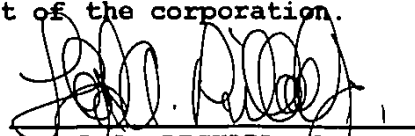
DATED: February 21, 1997



LLOYD A. PICKARD, JR.
Incorporator

ACCEPTANCE OF REGISTERED AGENT

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



LLOYD A. PICKARD, JR.