

**DUBROW
DUKER &
ASSOCIATES, P.A.**

P970000 31897

April 2, 1997

ACCOUNTANTS & FINANCIAL PLANNERS

2840 University Drive • Coral Springs, Florida 33065
Telephone (954) 345-0323 • Facsimile (954) 341-9766

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

RE: BANS, Inc.

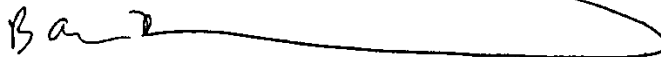
300002135643--8
-04/08/97-01004-011
***122.50 ***122.50

Gentlemen:

Enclosed please find the original and one copy of Articles of
Incorporation, together with my check in the amount of \$122.50.

This represents the cost of the Filing Fees, Certified Copy of Articles of
Incorporation and Fee for Registered Agent Designation for the above
named corporation.

Very truly yours,



Steven D. Duker
Dubrow Duker & Associates, P.A.

FILED
97 APR -7 AM 9:19
TALLAHASSEE, FLORIDA

P. 01004-011 APR 9 1997

ARTICLES OF INCORPORATION
of

BANS, Inc.

The undersigned subscriber(s) to these Articles of Incorporation, natural person(s) competent to contract, hereby form a corporation under the laws of the State of Florida.

ARTICLE I - CORPORATE NAME

The name of the corporation is:

BANS, Inc.

ARTICLE II - DURATION

This corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE III - PURPOSE

The corporation is organized for the purpose of engaging in activities or business permitted under the laws of the United States and the State of Florida. The Purpose of the company is to engage in consulting.

FILED
97 APR -7 AM 9:19
TALLAHASSEE, FLORIDA

ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue one thousand shares (1000) of One Dollar(s) (\$1.00) par value Common Stock, which shall be designated "Common Shares."

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The principal office, if known, or the mailing address of the corporation is:

BANS, Inc.
208 N.W. 123rd Place
Coral Springs, Florida 33071

The name and street address of the Initial Registered Agent of this Corporation is:

Dubrow Duker & Associates, P.A.
2840 University Drive
Coral Springs, Florida 33065

ARTICLE VI - INITIAL BOARD OF DIRECTORS

The corporation shall have two (2) directors 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 (2). The names and address of the initial director(s) of the corporation is/are as follows:

Frederick Schnurr
208 N.W. 123rd Lane
Coral Springs, Florida 33071

Joyce Schnurr
208 N.W. 123rd Lane
Coral Springs, FL 33071

ARTICLE VII - INCORPORATORS

The names and addresses of the incorporators signing these Articles of Incorporation are as follows:

Frederick Schnurr
208 N.W. 123rd Lane
Coral Springs, Florida 33071

IN WITNESS WHEREOF, the undersigned subscriber(s) have executed these Articles of Incorporation this 4th day of April, 1997.

Frederick D. Schnurr (Seal)

CERTIFICATE AND ACKNOWLEDGMENT
OF REGISTERED AGENT

*Certificate of Registered Agent
of*

BANS, Inc.

Pursuant to Florida Statutes 48.091 and 607.0501, the following is
submitted:

The above corporation, desiring to organize under the laws of the State
of Florida with its registered office as indicated in the Articles of
Incorporation at:

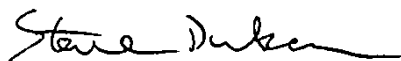
2840 University Drive
Coral Springs, Florida 33065

has named Dubrow Duker & Associates, P.A., located at the aforesaid
address, as its Registered Agent to accept service of process within this
state.

FILED
97 APR -7 AM 9:19
TALLAHASSEE, FLORIDA

ACKNOWLEDGMENT

Having been named as registered Agent to accept service of process for
the above stated corporation at the place designated in this certificate,
and being familiar with the obligations of that position, I hereby accept
to act in this capacity, and agree to comply with the provisions of
Florida Law in keeping open said office.



Steven D. Duker
Dubrow Duker & Associates, P.A.