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Paul C. Ginzl
309 Ringwood Circle
Winter Springs, FL 32708

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

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-04/10/97--01044--020
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Dear Sirs:

Enclosed are two sets of the Articles of Incorporation for Paul C. Ginzl, P.A., along with the applicable filing fees of one hundred twenty-two dollars and fifty cents.

If you have any questions concerning the above please feel free to call Lanny Hartsfield at (407) 862-1919. Thank you in advance for your assistance.

Very truly yours,

Paul C. Ginzl
Paul C. Ginzl

EFFECTIVE DATE
4-17-97

Enclosures

APR 11

BSB

FILED
97 APR 10 PM 2:03
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

OF

PAUL C. GINZL, P.A.

Pursuant to the provisions of the Professional Services Corporation Act of the State of Florida the undersigned Paul C. Ginzl, being a duly licensed real estate agent does hereby make, organize and form a professional service corporation under the following Articles of Incorporation to wit:

ARTICLE I - NAME

The name and address of the corporation is:

Paul C. Ginzl, P.A.
309 Ringwood Circle
Winter Springs, FL 32708

FILED
97 APR 10 PM 2:03
TALLAHASSEE, FLORIDA
EFFECTIVE DATE
4-7-97

ARTICLE II - DURATION

The corporation shall have perpetual existence. This corporation's existence shall commence of the date of execution and acknowledgement of these articles.

ARTICLE - III PURPOSE

The general nature of business to be transacted in this corporation is:

1. To provide to the public those professional services rendered by real estate agents duly licensed under the laws of the State of Florida in accordance with the terms and provisions of the Professional Service Corporation Act of the State of Florida.

2. To invest its funds in real estate, mortgages, stocks, bonds, or other types of investments and to purchase, encumber, and convert real and personal property necessary for the rendering of professional services and to do all and everything necessary and proper for the accomplishment of the purposes and objectives of said corporation.

3. In addition to the foregoing powers, this corporation shall have all the general and additional powers and authority granted to professional service corporations under the laws of the State of Florida.

ARTICLE IV - CAPITAL STOCK

The total number of shares of Capital Stock which the corporation shall be authorized to issue is ten thousand (10,000) shares. Such shares shall be a single class of common stock and shall have a par value of one (\$1.00) dollar per share.

ARTICLE V - PREEMPTIVE RIGHTS

Every shareholder upon the sale of any new stock of this corporation of the same kind, class, of series as that which they already hold, shall have the right to purchase their pro-rata share thereof as nearly as may be done without the issuance of fractional shares at the price at which it is offered to others.

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 309 Ringwood Circle, Altamonte Springs, Florida 32701, and the name of the initial registered agent of this corporation at that address is Paul C. Ginzl.

ARTICLE VII - INITIAL BOARD OF DIRECTORS

The corporation shall have one (1) director initially. The number of directors may either be increased or diminished from time-to-time by the bylaws but shall never be less than one (1). The name and address of the initial director of this corporation is:

Paul C. Ginzl	309 Ringwood Circle
	Winter Springs, FL 32708

ARTICLE VIII - INCORPORATOR

The name and address of the person signing these Articles is:

Paul C. Ginzl	309 Ringwood Circle
	Winter Springs, FL 32708

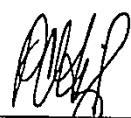
ARTICLE IX - RESTRICTIONS OF TRANSFER OF STOCK

No shareholder of this corporation may sell or transfer their shares in the corporation except to another real estate agent who is eligible to be a shareholder in the corporation.

ARTICLE X - AMENDMENT

This corporation reserves the right to amend or repeal all provisions contained in these Articles of Incorporation, or and amendment here and all rights conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscriber, has executed these Articles of Incorporation this 7th day of April, 1997.



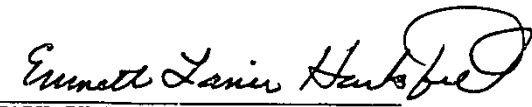
Paul C. Ginzl

G-524-683-54-081-0
Florida Drivers License #

STATE OF FLORIDA
COUNTY OF SEMINOLE

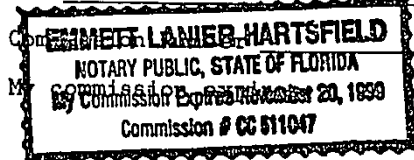
I hereby certify that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgements, personally appeared Paul C. Ginzl, who produced a current driver's license issued by the State of Florida of Motor Vehicles as identification and they executed the foregoing Articles of Incorporation in my presence freely and voluntarily, and for the uses and purposes expressed therein.

gld WITNESS my hand and official seal in the County and State aforesaid this 7th day of April, 1997.



NOTARY PUBLIC, State of Florida

Name _____



CERTIFICATE DESIGNATING REGISTERED AGENT
FOR THE SERVICE OF PROCESS WITHIN THE STATE

FILED

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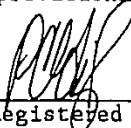
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Pursuant to Chapter 48.091 Florida Statutes the following is submitted in compliance with said Act:

Paul C. Ginzl, P.A., desiring to organize as a corporation under the laws of the State of Florida with its registered office at 309 Ringwood Circle, Winter Springs, FL 32708, has named Paul C. Ginzl as its registered agent to accept service of process within this State.

ACKNOWLEDGEMENT:

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

BY: 
Registered Agent

DATE: 4/2/97