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ACCOUNT NO. : 072100000032

REFERENCE : 335817 81823A

AUTHORIZATION :

COST LIMIT : \$ 70.00

ORDER DATE : April 18, 1997

ORDER TIME : 10:37 AM

ORDER NO. : 335817-005

CUSTOMER NO: 81823A

CUSTOMER: Stephen Navaretta, Esq
STEPHEN NAVARETTA, ESQ

Suite 203
1100 Sw St. Lucie West Blvd
Port St. Lucie, FL 34986

600002147766--0

DOMESTIC FILING

NAME: FD ASSOCIATES, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

 CERTIFIED COPY
XX PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Tonya C. Holliday

EXAMINER'S INITIALS: _____

FILED
97 APR 18 PM 1:48
TALLAHASSEE, FLORIDA

RECEIVED
97 APR 18 AM 11:58
DIVISION OF CORPORATE
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION
OF
FD ASSOCIATES, INC.**

FILED
97 APR 18 PM 1:48
SECRET
TALLAHASSEE, FLORIDA

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

FD ASSOCIATES, INC.

The address of the principal office of this corporation shall be 7308 Marsh Terrace, Port St. Lucie, Florida 34986, and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having one dollar (\$1.00) par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 1100 S.W. St. Lucie West Blvd., Suite 203, Port St. Lucie, Florida 34986, and the name of

the initial registered agent of the corporation at that address is Stephen Navaretta, Esq.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have two Directors. The name and address of the members of the initial Board of Directors are:

WILLIAM M. FIORI
7308 Marsh Terrace
Port St. Lucie, Florida 34986


RICHARD DeFRANCIS
28 Fernwood Drive
Commack, New York

ARTICLE VII. INCORPORATOR

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

WILLIAM M. FIORI
7308 Marsh Terrace
Port St. Lucie, Florida 34986

IN WITNESS WHEREOF, the undersigned incorporator of FD ASSOCIATES, INC. has hereunto set his hand and seal on the 17 day of April, 1997.


WILLIAM M. FIORI
Incorporator

CERTIFICATE ACCEPTING DESIGNATION AS REGISTERED AGENT

I HEREBY CERTIFY that I have accepted designation as Registered Agent of FD ASSOCIATES, INC. and agree to serve as its agent and to accept service of process within this State at its Registered Office, 1100 S.W. St. Lucie West Blvd., Suite 203, Port St. Lucie, Florida 34986.


STEPHEN NAVARETTA

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FILED
97 APR 18 PM 1:48
TALLAHASSEE, FLORIDA