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Examiner's Initials

CR2E031(1/95)

ARTICLES OF INCORPORATION

of

SPIC FINANCIAL CORPORATION



The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation:

ARTICLE I.

NAME OF CORPORATION

The name of the corporation shall be: SPIC FINANCIAL CORPORATION

ARTICLE II.

PRINCIPAL OFFICE

The initial principal place of business and mailing address shall be:

7201 Northwest 11th Place Gainesville, Florida 32605

ARTICLE II.

NATURE OF BUSINESS

The corporation shall be authorized:

To conduct any lawful business, to promote any lawful purpose, and to engage in any lawful act or activity for which corporations may be organized under the Florida Business Corporations Act, and, in particular but without limiting or restricting in any manner the foregoing purpose,

To organize, as an incorporator, or cause to be organized under the laws of the State of Florida, or of any other State of the United States of America, or of the District of Columbia, or of any commonwealth, territory, dependency, possession, agency or instrumentality of the United States of America, or of any foreign country, a corporation or corporations for the purpose of conducting and promoting any business or purpose for which corporations may be organized, and to dissolve, wind up, liquidate, merge or consolidate any such corporation or corporations or to cause the same to be dissolved, would up, liquidated, merged or consolidated.

ARTICLE III.

CAPITAL STOCK

The maximum number of shares that this corporation is authorized to issue is 5,000,000 shares of common stock having a par value of \$1.00 per share.

ARTICLE IV.

PREEMPTIVE RIGHTS

Every Shareholder, upon the sale for cash of any new stock of the Corporation, shall have the right to purchase his 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 V.

TERM OF EXISTENCE

The corporation is to have a perpetual existence.

ARTICLE VI.

INITIAL REGISTERED OFFICE AND AGENT

The name and address of the initial registered agent is:

Frank J. Lake, III 7201 Northwest 11th Place Gainesville, Florida 32605

ARTICLE VII.

INCORPORATOR

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

Frank J. Lake, III 7201 Northwest 11th Place Gainesville, Florida 32605

The undersigned incorporator has executed these Articles of Incorporation of APRIL, 1997.	on this <u>2/57</u> day
Frank J. Lake, III	The III
STATE OF FLORIDA	
COUNTY OF ALACHUA	
PERSONALLY APPEARED before me, who acknowled above Articles of Incorporation.	Codged executing the
Notary Public State of Florida	Bishop
Personally Known OR Produced Identification N/A.	
Type of Identification Produced	
My commission expires: May 19,2000	
OFFICIAL NOTARY SEAL CATHY BISHOP NOTARY PUBLIC STATE OF FLORIDA COMMISSION NO. CC546559 MY COMMISSION EXP. MAY. 19,2000	FILED 97 APR 22 AM 7: 45 SECRETARY OF STATE TALLAHASSEE, FLORIDA