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TO: DIVISION OF CORPORATIONS

FAX #: (904)922-4001

FROM: SHEAR, NEWMAN, HAHN & ROSENKRANZ, P.A.

ACCT#: 075350000123

CONTACT: LISA H ROSS PHONE: (813)228-8530

FAX #: (813)221-9122

NAME: CHRISTIAN FINANCIAL ASSOCIATES, INC.

AUDIT NUMBER...... H97000008795

DOC TYPE..... FLORIDA PROFIT CORPORATION OR P.A.

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ARTICLES OF INCORPORATION OF CHRISTIAN FINANCIAL ASSOCIATES, INC.

The undersigned, acting as incorporator of CHRISTIAN FINANCIAL ASSOCIATES, INC., under the Florida Business Corporation Act, adopts the following Articles of Incorporation.

ARTICLE I, NAME

The name of the Corporation is:

CHRISTIAN FINANCIAL ASSOCIATES, INC.

ARTICLE II. COMMENCEMENT OF EXISTENCE

The existence of the Corporation will commence on the date of filing of these Articles of Incorporation by the Department of State of the State of Florida.

ARTICLE III. DURATION

The term of existence of the Corporation is perpetual.

ARTICLE IV. AUTHORIZED SHARES

The maximum number of shares that the Corporation is authorized to have outstanding at any time is 100,000 shares of Common Stock having a par value of \$.10 per share. The Board of Directors may authorize shares to be issued for any consideration described in Section 607.0621, Florida Statutes, or otherwise provided by law.

ARTICLE V. REGISTERED OFFICE AND REGISTERED AGENT

The address of the registered office of the Corporation is 3314 Henderson Boulevard, Suite 100 I, Tampa, Florida 33609. The Corporation's initial registered agent at the registered office is Floyd F. Griffin.

This document prepared by:
Debra L. Boje, Enquire/FB#0949604
Shear, Newman, Hahm & Rosenkranz, P.A.
201 E. Kennedy Blvd., 10th Floor
Tampa, FL 33602
(813) 228-8530

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ARTICLE VI. MAILING ADDRESS AND PRINCIPAL OFFICE

The mailing address and the address of the principal office of the Corporation is 3314 Henderson Boulevard, Suite 100 I, Tampa, Florida 33609.

ARTICLE VII. INCORPORATOR

The name and street address of the incorporator is:

Name

Address

Floyd F. Griffin

3314 Henderson Blvd.

Suite 100 I

Tampa, FL 33609

ARTICLE VIII. BOARD OF DIRECTORS

The Corporation shall have one (1) director initially. The number of directors may be either increased or decreased from time to time as provided in the bylaws, but shall never be less than one (1). The name and street address of the initial director is:

Name

Address

Floyd F. Griffin

3314 Henderson Blvd.

Suite 100 I

Tampa, FL 33609

ARTICLE IX. BYLAWS

Either the board of directors or the shareholders may adopt, alter, amend, or repeal bylaws; provided, however, the board of directors may not amend or repeal any bylaw adopted by the shareholders, if the shareholders specifically provide that the bylaw is not subject to amendment or repeal by the board of directors.

ARTICLE X. AMENDMENTS

The Corporation reserves the right to amend, alter, change or repeal any provision in these Articles of Incorporation in the manner prescribed by law; provided, however, the

unanimous consent of the shareholders is required to amend Articles IX and X of these Articles of Incorporation.

The undersigned incorporator has executed these Articles of Incorporation this day of _______, 1997.

Floyd P. Griffin Incorporator

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CERTIFICATE OF DESIGNATION REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of sections 607.0501, Florida Statutes, the undersigned Corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

- 1. The name of the Corporation is: CHRISTIAN FINANCIAL ASSOCIATES, INC.
- 2. The name and address of the registered agent and office is:

Floyd F. Griffin 3314 Henderson Blvd. Suite 100 I Tampa, FL 33609

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

Floyd & Griffin

Date: 1944

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