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WILLIAM C. HALDIN, JR.
JAMES L. RICHARD

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August 7, 1997

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Corporate Records Bureau Division of Corporations Department of State Post Office Box 6327 Tallahassee, FL 32314

Re FINANCIAL GATEWAY GROUP, INC.

Dear Sir/Madam:

Enclosed are the original and one duplicate of the proposed Articles of Incorporation of the above captioned corporation.

Please endorse your approval of the articles on the duplicate copy and return the copy to this office in the enclosed mailing envelope. It is understood that the original document with your endorsed approval is to be filed in your records pursuant to Florida law.

A check in the amount of \$70.00 is enclosed to cover the filing fee.

If any further charges are required, or if, for any reason, the articles do not meet current requirements, please so notify the undersigned by collect telephone call (352) 351-3000.

Sincerely,

RICHARD, BLINN & HALDIN, P.A.

William C. Haldin, Jr.

WCH/uf Enclosures

cc: James P. Mosieur

ARTICLES OF INCORPORATION

OF

FINANCIAL GATEWAY GROUP, INC.

PALLAN PHILED

The undersigned, for the purpose of forming a corporation under the laws of the State of Florida, hereby adopts the following Articles of Incorporation:

ARTICLE I: Name

The name of the corporation is FINANCIAL GATEWAY GROUP, INC.

ARTICLE II: Business

The corporation may engage in any activity of business permitted under the laws of the United States and Florida.

ARTICLE III: Stock

The total number of shares of stock which the corporation will have authority to issue is Ten Thousand (10,000) shares of One Dollar (\$1.00) per share par value Class A common stock. All of said stock will be payable in cash or real or personal property or such consideration as may be fixed by the shareholders.

ARTICLE IV:

Registered Agent and Address and Principal Office

The initial address of the registered office of the corporation is 808 SE Fort King Street, Ocala, Florida 34471.

The name of the corporation's registered agent at said address is William C. Haldin, Jr.

The principal business office of the corporation is 4185 W. Highway 40, Suite G, Ocala, Florida 34482.

ARTICLE V:

Management of Corporation by Shareholders

All corporate powers will be exercised by or under the authority of, and the business of the corporation will be managed by the shareholders rather than a Board of Directors, including the power to adopt, alter, amend, or repeal by-laws.

ARTICLE VI: Effective Date

The corporation will commence existence on acceptance of these Articles of Incorporation by the Secretary of State of Florida.

ARTICLE VII: Incorporator

Following is the name and street address of the person signing these Articles as incorporator: William C. Haldin, Jr., 808 SE Fort King Street, Ocala, Florida 34471.

ARTICLE VIII:

Shareholders as Employees

There shall be no policy prohibiting shareholders from serving as corporate officers or employees. In the event that a shareholder is employed by the corporation, said shareholder shall be entitled to receive a reasonable salary for services rendered.

ARTICLE IX: Preemptive Rights

Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his prorata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE X: Amendment

This corporation may amend its articles of incorporation in any respect, provided that only such provisions shall be inserted by amendment as would be lawful and proper in original articles of incorporation made at the time of making such amendment. Every amendment shall be proposed by a shareholder and approved at a shareholders' meeting by not less than seventy-five percent (75%) of the stock entitled to vote thereon.

WILLIAM C. HALDIN, JR.

STATE OF FLORIDA COUNTY OF MARION

WITNESS my hand and official seal, this _______ day of August, 1997.

Notary Public, State of Florida

My commission expires:



Ursula Farto
AY COMMISSION # CC615407 EXPIRES
February 21, 2001

ACCEPTANCE BY REGISTERED AGENT

SECILATIONS TORID