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BRUCE S. KAUFMAN

LAW OFFICES

ELDER LAW WILLS, TRUSTS, PROBATE REAL PROPERTY LAW PERSONAL INJURY TO ELDERS

MEMBER OF NATIONAL ACADEMY OF ELDER LAW ATTORNEYS

MEMBER FLORIDA & NEW YORK BARS 400 WEST GRANADA BOULEVARD ORMOND BEACH, FLORIDA 32174

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August 28, 1997

BY AIRBORNE EXPRESS

Division of Corporations 409 East Gaines Street Tallahassee, FL 32301

Re: KSAF Consulting Inc.

(George Stump, Incorporator)

Gentlemen:

Please file the enclosed Articles of Incorporation and forward the charter to this office.

Our check for \$122.50 is enclosed in payment of the filing fee. Thank you for your courtesies in this matter.

Very truly yours,

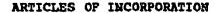
Bruce S. Kaufman

BSK/lf

Enc.

SECRETARY OF STATEM DIVISION OF CORPORATION 97 AUG 29 AM 5: 11

9-3-97



ARTICLE I - NAME

The name of this corporation is: KSAF CONSULTING INC.

ARTICLE II - PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE III - CAPITAL STOCK

This corporation is authorized to issue 500 shares of One (\$1.00) Dollar par value common stock.

ARTICLE IV - PRINCIPAL OFFICE AND MAILING ADDRESS

The principal office and mailing address of this corporation is:

P. O. Box 4168 Ormond Beach, FL 32175-4168

ARTICLE V - INITIAL BOARD OF DIRECTORS

The initial board of directors of the corporation shall be elected by the Incorporator at the first meeting of the Incorporator.

ARTICLE VI - INCORPORATOR

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

GEORGE STUMP P. O. Box 4168 Ormond Beach, FL 32175-4168

ARTICLE VII - BYLAWS

The power to adopt, alter, amend or repeal Bylaws shall be vested in the shareholders and except to the extent limited by the shareholders, in the board of directors.

ARTICLE VIII - DURATION

The existence of this corporation shall commence on the date of subscription and acknowledgement of these Articles, and shall be perpetual.

ARTICLE II - REGISTERED OFFICE AND AGENT

The street address of the registered office of this corporation and the name of the registered agent of this corporation at such address are as follows:



GEORGE STUMP 23 Kingsbridge Crossing Dr. Ormond Beach, FL 32174

GEORGE STUMP Incorporator

STATE OF VERMONT .)
COUNTY OF mamoulle)

Sworn to and subscribed before me this 15th day of August, 1997, by GEORGE STUMP, who produced a driver's license as identification.

Sorrane M. Sura

State of Vermont

Commission Expiration Date: 2/10/99

(seal)

ACCEPTANCE OF REGISTERED AGENT

I hereby am familiar with and accept the duties and responsibilities as registered agent for the aforesaid corporation.

GEORGE STUMP

Registered Agent

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OF CORPORATIO