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DEAN, RINGERS, MORGAN AND LAWTON
PROFESSIONAL ASSOCIATION
ATTORNEYS AT LAW

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FILED

97 NOV -5

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

S. RENEE STEPHENS
DOUGLAS T. NOAH
BETH A. THOMAS
ALAN D. KALINOSKI****
JOHN M. JOYCE
G. CLAY MORRIS
SYLVIA M. HOEG
KILYNN RINGERS****

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PARALEGAL

*** ADMITTED TO THE DIST. OF COLUMBIA BAR
** ADMITTED TO THE ILLINOIS BAR

* FLORIDA BAR BOARD CERTIFIED
CIVIL TRIAL LAWYER
+ FLORIDA BAR BOARD CERTIFIED
WORKERS' COMPENSATION LAWYER
++ ADMITTED TO THE GEORGIA BAR

October 30, 1997

Secretary of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 6327

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***122.50 ***122.50

RE: N & L ASSOCIATES, INC.

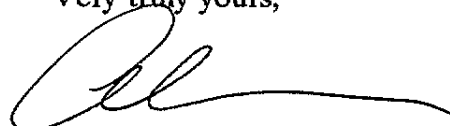
To Whom It May Concern:

Enclosed with this letter are the original Articles of Incorporation for the above-named corporation, along with my check in the amount of \$122.50, which represents payment for the following:

Filing fee for profit corporation:	\$35.00
Registered Agent Designation:	\$35.00
Certified Copy of Articles:	\$52.50

Please return the certified copy of the Articles to me at the above-listed address. Thank you for your attention to this matter.

Very truly yours,


ALAN D. KALINOSKI

ADK/jw
19590001

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October 30, 1997

Secretary of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 6327

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Very truly yours,

ALAN D. KALINOSKI

ADK/jw
19590001

ARTICLES OF INCORPORATION

OF

N & L ASSOCIATES, INC.

FILED

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

I, the undersigned, the subscriber to these Articles of Incorporation, being a person of legal age, do hereby desire to form a corporation under the laws of the State of Florida and do hereby adopt the following Articles of Incorporation.

ARTICLE I

The name of this corporation shall be **N & L ASSOCIATES, INC.**

ARTICLE II

The duration of this corporation shall be perpetual. The date and time of the commencement of the corporate existence shall be **October 15, 1997**, or at the time of the filing of the Articles of Incorporation with the Department of State, whichever occurs later.

ARTICLE III

The purpose of this corporation shall be for any and all lawful business purposes as set forth by Florida Statutes.

ARTICLE IV

The maximum number of shares of stock that this corporation is authorized to issue shall be 1,000 shares of common stock. Each share shall have the par value of one dollar (\$1.00) per share and shall consist of one class only.

ARTICLE V

The street address of the initial principal office of this corporation is 2343 Derbyshire Rd., Maitland, FL 32751, and the mailing address of this corporation is 2343 Derbyshire Rd., Maitland, FL 32751.

ARTICLE VI

The initial registered agent of this corporation shall be Alan D. Kalinoski, Esquire, 200 E. Robinson Street, Suite 1020, Orlando, Florida 32801.

ARTICLE VII

The number of directors constituting the initial Board of Directors of this corporation shall be three (3). The number of directors may be increased or diminished from time to time by Bylaws adopted by the share holders. The name and street address of the director(s) of this corporation who shall hold office for the first year or until successors are chosen shall

be: Neal Allen Novak, 2343 Derbyshire Rd., Maitland, FL 32751
Linda Yvette Novak 2343 Derbyshire Rd., Maitland, FL 32751
Laurie Lyn Novak 2343 Derbyshire Rd., Maitland, FL 32751

ARTICLE VIII

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

Neal Allen Novak 2343 Derbyshire Rd., Maitland, FL 32751



Neal Allen Novak

STATE OF FLORIDA)
) SS
COUNTY OF ORANGE)

BEFORE ME, the undersigned authority, on this date personally appeared NEAL ALLEN NOVAK, known to me to be the person who executed the foregoing Articles of Incorporation, and he acknowledged before me that he executed the same freely and voluntarily for the purposes therein expressed.

WITNESS my hand and official seal in the County and State last aforesaid this
18, day of October, 1997.

David L. McClain
NOTARY PUBLIC, State of Florida

My Commission Expires:



David Lawrence McClain
MY COMMISSION # CC669033 EXPIRES
December 1, 2001
BONDED THRU TROY FAIN INSURANCE, INC.

