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Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

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*****78.50 *****78.50

SUBJECT: PATTERSON FINANCIAL GROUP, INC.

Enclosed is an original and one (1) copy of the articles of incorporation and a check for:

<input type="checkbox"/> \$70.00	<input checked="" type="checkbox"/> \$78.75	<input type="checkbox"/> \$122.50	<input type="checkbox"/> \$131.25
Filing Fee	Filing Fee & Certificate	Filing Fee & Certified Copy	Filing Fee, Certified Copy & Certificate

FROM: CHARLES A. PATTERSON
Name (printed or typed)
6424 SALTWATER BLVD.
Address
HUDSON, FL 34667
City, State & Zip
813-869-9168
Daytime Telephone number

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DIVISION OF CORPORATIONS
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FLORIDA DEPARTMENT OF STATE

Sandra B. Mortham
Secretary of State

October 27, 1997

CHARLES A. PATTERSON

~~6424 SALTWATER BLVD~~

~~HUDSON, FL 34667~~

*3349 THORNY RIDGE DR
Holiday FL 34691*

SUBJECT: PATTERSON FINANCIAL GROUP, INC.

Ref. Number: W97000024409

We have received your document for PATTERSON FINANCIAL GROUP, INC. and your check(s) totaling \$78.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The registered agent must have a Florida street address. A post office box is not acceptable.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6933.

Dana Calloway
Document Specialist

Letter Number: 597A00052166

Division of Corporations - P.O. BOX 6327 -Tallahassee, Florida 32314

ARTICLES OF INCORPORATION
OF
PATTERSON FINANCIAL GROUP, INC.

ARTICLE I. NAME AND ADDRESS

The name and address of this corporation shall be PATTERSON FINANCIAL GROUP, INC. 6424 SALTWATER BLVD., HUDSON, FL 34667.

ARTICLE II. COMMENCEMENT & DURATION

The commencement of this corporation's existence shall be at the time of the filing of these Articles Of Incorporation by the Florida Department of State. This corporation's duration shall be perpetual.

ARTICLE III. PURPOSE

This corporation is being organized for the purpose of Insurance sales and Broker and any and all business activities permitted under the laws of Florida and the United States of America.

The foregoing purposes and activities will be interpreted as examples only and not as limitations, and nothing therein shall be deemed as prohibiting the corporation from extending its activities to any related or otherwise permissible lawful business purposes which may become necessary, profitable or desirable for the furtherance of the corporate objectives expressed above.

ARTICLE IV. CAPITAL STOCK

This corporation shall have the authority to issue 10,000 Ten Thousand (10,000) at One Dollar (\$1.00) par value shares of common capital stock.

ARTICLE V. PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash by this corporation of any shares of new capital stock of the same kind, class, or series, as that which the shareholder already holds, shall have the Articles Of Incorporation Of PATTERSON FINANCIAL GROUP, INC. preemptive right to purchase a pro rata share thereof (as nearly as may be done without the issuance of fractional shares) at the price at which such shares are offered to others.

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ARTICLE VI. TRANSFER RESTRICTIONS

No shareholder shall have the right to sell, assign, pledge, encumber, transfer, or otherwise dispose of any shares of the capital stock of this corporation, without first offering such shares for sale to this corporation at the net asset value thereof. Such offer shall be in writing, signed by the shareholder, sent by registered or certified mail to this corporation at its registered office address, and open for acceptance by this corporation for a period of fifteen days from the date of mailing. If this corporation fails or refuses, within such period, to make satisfactory arrangements for the purchase of such shares, the shareholder shall have the right to dispose of such shares without any further restrictions.

On the death of any shareholder, this corporation shall have the right to purchase any shares of the capital stock of this corporation owned by the shareholder immediately prior to the shareholder's death, on the terms set forth above, and this provision shall be binding upon the personal representative of the shareholder.

Each stock certificate issued by this corporation shall carry Articles Of Incorporation DISBROW ENTERPRISES, INC. the following legend:

"These Shares Are Held Subject To Certain
Transfer Restrictions Imposed By This
Corporation's Articles Of Incorporation, A
Copy Of Which Is On File At This Corporation's
Principal Office."

ARTICLE VII. INITIAL BOARD OF DIRECTORS

The number of directors on this corporation's Initial Board Of Directors shall be TWO (2). The number of directors may be increased or decreased from time to time, as provided in this corporation's bylaws, but shall never be less than one.

The name and address of each individual who shall serve as a member of the Initial Board Of Directors are:

CHARLES PATTERSON : 6424 SALTWATER BLVD.
HUDSON, FL 34667

WILLIAM J. COREA : 12270 FILMORE STREET
SPRING HILL, FL 34609

ARTICLE VIII. OFFICERS

The officers shall consist of a president, a vice president, a secretary, and a treasurer. This corporation may have such other officers as may be provided in the corporate Bylaws.

The officers shall be elected annually by the Board Of Directors.

The manner of the election of the officers shall be specified in the corporate Bylaws. The officers named herein, comprising the initial officers, shall hold office until the election of officers at the first annual Board Of Directors' meeting.

Articles Of Incorporation Of PATTERSON FINANCIAL GROUP, INC.

The names of the initial officers are:

<u>Officers</u>	<u>Name</u>
President	CHARLES PATTERSON
Vice President	WILLIAM J. COREA
Secretary	WILLIAM J. COREA
Treasurer	CHARLES PATTERSON

ARTICLE IX. SUBSCRIBERS

The names and addresses of the subscribers and the number of shares of stock issued to each subscriber is: NONE

ARTICLE X. INDEMNIFICATION

This corporation shall indemnify any officer, director, employee, or agent, and any former officer, director, employee, or agent, to the full extent permitted by law.

ARTICLE XI. INITIAL REGISTERED OFFICE & AGENT

The address of this corporation's initial registered office shall be: PATTERSON FINANCIAL GROUP, INC. 3349 THORNY RIDGE DR

The name of the individual who shall serve as this corporation's initial registered agent at that address is: CHARLES PATTERSON. Holiday FL 34691

3349 THORNY RIDGE DR.
Holiday FL 34691

ARTICLE XII. INCORPORATORS

The names and addresses of the individuals who shall serve as this corporation's incorporators are: CHARLES PATTERSON, 6424 SALTWATER BLVD., HUDSON, FL 34667 and WILLIAM J. COREA, 12270 FILMORE STREET, SPRING HILL, FL 34609 the Articles Of Incorporation of PATTERSON FINANCIAL GROUP, INC.

ARTICLE XIII. AMENDMENT

This corporation reserve the right to amend or repeal any provisions in these Articles Of Incorporation, or any amendments hereto. Any rights conferred upon the shareholders shall be subject to this reservation.

Charles Patterson
Incorporator (CHARLES PATTERSON)

William J. Corea
Incorporator (WILLIAM J. COREA)

ACCEPTANCE OF DESIGNATION AS INITIAL REGISTERED AGENT

I HEREBY ACCEPT the designation as Initial Registered Agent of PATTERSON FINANCIAL GROUP, INC., as set out in the Articles of Incorporation.

Charles Patterson
CHARLES PATTERSON
Registered Agent

State Of Florida
County Of PASCO

on Sept 29, 1997, CHARLES PATTERSON, designated above as the individual who shall serve as the corporation's initial registered agent, and the individuals, designated above, as the corporation's incorporators, personally appeared before me and signed and acknowledged signing these Articles Of Incorporation of PATTERSON FINANCIAL GROUP, INC.

Joyce A. Stramiello
Notary Public
My Commission Expires:



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