5269 28th Avenue, North St. Petersburg, Florida 33710

(813) 321-5916

November 10, 1997

Secretary of State Division of Corporations Post Office Box 6327 Tallahassee, Florida 32314 400002349864--1 -11/18/97--01005--014 ****122.50 ****122.50

Re:

ECF, ELECTRONIC CLAIMS FILING, INC.

Dear Sirs:

Please find enclosed an original and one copy of the Articles of Incorporation of ECF, ELECTRONIC CLAIMS FILING, INC. Also enclosed is a check in the amount of \$122.50 representing the following:

Filing Fee: \$ 35.00 Registered Agent Fee 35.00 Certified Copy 52.50

Thanking you for your attention to this matter, I am

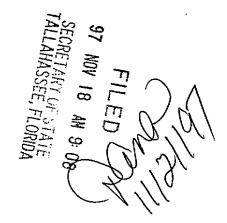
Very truly yours,

Paula S. nichola

Paula S. Nichols

PSN/1sc enca.

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ARTICLES OF INCORPORATION

OF

ECF, ELECTRONIC CLAIMS FILING, INC.

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be ECF, ELECTRONIC CLAIMS FILING, INC.

ARTICLE II. NATURE OF BUSINESS

The general nature of the business to be transacted by this corporation is:

To engage in every phase and aspect of the business of electronically filing insurance claims for medical professionals and rendering the same services as anyone who electronically files insurance claims duly licensed under the laws of the State of Florida, is authorized to render.

To invest the funds of the corporation in real estate, mortgages, stocks, bonds, or any other type of investment, and to own real and personal property necessary for the rendering of professional services.

To do all and everything necessary and proper for the accomplishment of any of the purposes of the attaining of any of the objects or

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the furtherance of any of the purposes ennumerated in these Articles of Incorporation or any amendment thereof, necessary or incidental to the protection and benefit of the corporation, and in general, either alone or in association with other corporations, firms, or individuals, to carry on any lawful pursuit necessary or incidental to the accomplishment of the purposes, or the attainment of the objects, or the furtherance of such purposes or objects of the corporation.

The foregoing paragraphs shall be construed as enumerating both objects and purposes of the corporation, and it is hereby expressly provided that the foregoing enumeration of specific purposes shall not be held to limit or restrict in any manner the purposes of this corporation otherwise permitted by law.

ARTICLE III. ADDRESS

The street address of the principal office of the corporation shall be 5269 28th Avenue, North, St. Petersburg, Florida 33710 and the name and address of the registered agent of the corporation is Ronald A. Nichols, 5269 28th Avenue, North, St. Petersburg, Florida 33710.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. 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 pro rata share thereof at the price at which it is offered to others.

ARTICLE VII. CAPITAL STOCK

The maximum number of share of stock that this corporation is authorized to have outstanding at any one time is 5,000 shares of common stock having \$1.00 par value per share.

ARTICLE VIII. DIRECTORS

This corporation shall have two directors, initially. The names and street address of the initial members of the Board of Directors are:

Paula S. Nichols Director

J. Lavon Lowe Director

5269 28th Avenue, North St. Petersburg, Florida 33710

2900 Cove Cay #1-A Clearwater, Florida 34626

ARTICLE IX. OFFICERS

The names and address of the initial officers of the corporation who shall hold office for the first year of the corporation, or until their successors are elected or appointed are:

Paula S. Nichols President/Treasurer

5269 28th Avenue, North St. Petersburg, Florida 33710

J. Lavon Lowe Vice President/Secretary 2900 Cove Cay #1-A Clearwater, Florida 34626

ARTICLE X. SUBSCRIBER

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

Paula S. Nichols

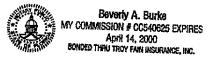
5269 28th Avenue, North St. Petersburg, Florida 33710

IN WITNESS WHEREOF, the undersigned has hereunto set her hand and seal on this $10^{-1/3}$ day of November, 1997.

PAULA S. NICHOLS

STATE OF FLORIDA)
COUNTY OF PINELLAS)
BEFORE ME, the undersigned authority, personally appeared RONALD
A. NICHOLS who is well known to me or who produced
as identification, and who first being duly sworn,
says that he is familiar with and accepts the duties and
responsibilities as registered agent for the foregoing corporation.
ROMALD A. NICHOUS
Sworn to and subscribed before me on this 10 day of wenter
1997 in the State and County aforementioned.
Bourly a. Burke
MOTARY PUBLIC BURKE
(Print Name)

My Commission Expires:



97 NOV 18 AM 9: 08
SECRETANTE STATE
SECRETANTS SEE, FLORIDA

STATE	OF	F	LORIDA)	
)	ss.
COUNTY	OE	ľ	PINELLAS)	

BEFORE ME, the undersigned authority, personally appeared PAULA S. NICHOLS, is well known to me who produced who identification, and who first as being duly sworn says that she has read the foregoing Articles of Incorporation and that it is true to the best of her knowledge and that she signed same freely and voluntarily.

Sworn to and subscribed before me on this 10 day of Novembers 1997 in the County and State aforementioned.

My Commission Expires:

Personally known to me, or

Produced identifications Type of identification

Beverly A. Burke MY COMMISSION # CC540625 EXPIRES April 14, 2000 BONDED THRU TROY FAIN INSURANCE, INC.