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Personal Injury
Trial Practice

Family Law
General

April 20, 1998

Department of State
Division of Corporations
409 E. Gaines Street
Tallahassee, FL 32399

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-04/21/98--01064--011
***122.50 ***122.50

Re: Echo Financial Corporation

Gentlemen:

Enclosed are an original and one copy of Articles of Incorporation and Certificate Designating Place of Business or Domicile for the Service of Process Within this State, naming Agent upon Whom Process May be Issued.

My check in the amount of \$122.50 is enclosed for your filing fees as well as a certified copy of the Articles of Incorporation, which I would appreciate you returning directly to me.

Thank you for your assistance.

Sincerely,

Ronald E. Perez

REP/mme
Enclosures

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 APR 21 PM 3:34

4-22-98
4-22-98

**ARTICLES OF INCORPORATION
OF
ECHO FINANCIAL CORPORATION**

FILED
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DIVISION
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I, the undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby associate myself to form a corporation for profit under the laws of the State of Florida.

ARTICLE I - NAME

The name of the corporation shall be **ECHO FINANCIAL CORPORATION.**

ARTICLE II - PURPOSE AND NATURE OF BUSINESS

The corporation may engage in any activity or business permitted under the laws of the United States and the State of Florida, under the Florida Business Corporations Act, Fla. Stat. §607.0101. The nature of the business of the corporation and the objectives and purposes to be transacted shall be:

(a) That the corporation shall be formed for the purposes of providing to the general public financial and investment services and advice;

(b) To borrow, execute notes, mortgages and deeds, or other evidence of indebtedness, and to secure the same by pledge or otherwise, of any and all of the products or assets of the corporation for any purpose necessary or expedient in the operation

of said businesses;

(c) To do all things that may become necessary, expedient in the proper conduct of the business functions of the corporation;

(d) To associate or create any other lawful business or businesses or to create subsidiaries for the operation of the same within the laws of the State of Florida and the United States of America.

ARTICLE III - EXISTENCE OF CORPORATION

The duration of this corporation shall and will be perpetual unless sooner dissolved by law.

ARTICLE IV - PRINCIPAL OFFICE

AND REGISTERED AGENT

The principal place of business of the initial registered office of this corporation shall be at 13153 N. Dale Mabry Highway, Suite 105, Tampa, Florida, 33618 and its initial registered agent shall be MICHAEL C. HEIMBACH, 13153 N. Dale Mabry Highway, Suite 105, Tampa, Florida 33618. The corporation may have other offices, agencies and branches at such places as may be determined by the Board of Directors.

ARTICLE V - CAPITAL TO BEGIN BUSINESS

The amount of capital with which this corporation shall begin doing business shall be Five Hundred Dollars (\$500.00).

ARTICLE VI - CAPITAL STOCK

The aggregate number of shares of stock which this corporation shall have authority to issue shall be one hundred (100) shares of common stock at no par value.

ARTICLE VII - DIRECTORS

This corporation shall have two (2) directors initially, and the number of directors may be increased or diminished from time to time by the by-laws, but shall never be less than one (1).

ARTICLE VIII- BOARD OF DIRECTORS

The names and addresses of the initial board of directors of this corporation are as follows:

| | |
|---------------------|--|
| MICHAEL C. HEIMBACH | 13513 N. Dale Mabry Hwy., Suite 105, Tampa, FL 33618 |
| RICHARD D. KOEHLER | 2984 Four Pines Lexington, KY 40502 |

ARTICLE IX - INCORPORATORS

The name and address of each incorporator to these Articles is as follows:

| | |
|---------------------|--|
| MICHAEL C. HEIMBACH | 13513 N. Dale Mabry Hwy., Suite 105, Tampa, FL 33618 |
|---------------------|--|

ARTICLE X - INITIAL OFFICERS

The initial officers of this corporation are to be:

RICHARD D. KOEHLER

President-
Treasurer

MICHAEL C. HEIMBACH

Vice President-
Secretary

IN WITNESS WHEREOF, the undersigned subscriber has executed the foregoing Articles of Incorporation this 20th day of April, 1998.

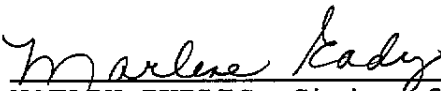


MICHAEL C. HEIMBACH

STATE OF FLORIDA
COUNTY OF HILLSBOROUGH

BEFORE ME, the undersigned authority, personally appeared MICHAEL C. HEIMBACH, to me known to be the person described in and who subscribed the foregoing Articles of Incorporation, and he acknowledged before me that he executed the same freely and voluntarily and for the uses and purposes therein expressed.

SWORN TO AND SUBSCRIBED before me this 20th day of April, 1998.



NOTARY PUBLIC, State of Florida
at Large

My Commission Expires:




Marlene Eady
MY COMMISSION # CG653149 EXPIRES
June 17, 2001
BONDED THRU TROY FAIR INSURANCE, INC.

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED

In pursuance of Chapter 48.091, Florida Statutes, the
following is submitted, in compliance with said Act.

First, that ECHO FINANCIAL CORPORATION, desiring to organize
under the laws of the State of Florida, with its principal office
as indicated in the Articles of Incorporation at 13513 N. Dale
Mabry Highway, Suite 105, Tampa, FL 33618, has named MICHAEL C.
HEIMBACH, 13513 N. Dale Mabry Highway, Suite 105, Tampa, Florida
33618, as its agent to accept service of process within this State.

Having been named to accept service of process for the above
stated corporation, I hereby accept to act in this capacity, and
agree to comply with the provisions of said Act relative to keeping
open said office.



MICHAEL C. HEIMBACH

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