

Date

MAY 8, 1998

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

P 9 8 0 0 0 0 4 4 4 0 4

Re: NEPTUNE FINANCIAL SERVICES, Inc.
(name of corporation)

300002523319--9
-05/14/98--01048--010
*****70.00 *****70.00

Gentlemen:

Enclosed please find the original and one copy of Articles of Incorporation, together with my check in the amount of \$ 20.00

This represents the cost of the Filing Fees, Certified Copy of Articles of Incorporation and Fee for Registered Agent Designation for the above named corporation.

Very truly yours,

Amber Myrick
(individual's name)

Neptune Financial Svc. Inc.
(name of corporation)

FILED
98 MAY 15 AM 8:07
TALLAHASSEE, FLORIDA
SECRETARY OF STATE

MAILING ADDRESS OF CORPORATION		
P.O. Box 51453		
JACKSONVILLE BEACH, FL		
32240		
PHONE		
(904)	241-4455	
Area Code	Number	Ext.

ARTICLES OF INCORPORATION

of

NEPTUNE FINANCIAL SERVICES, INC.

(name of corporation)

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

ARTICLE I - CORPORATE NAME

The name of the corporation is:

NEPTUNE FINANCIAL SERVICES, INC.

ARTICLE II - DURATION

This corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE III - PURPOSE

The corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue ONE HUNDRED shares (100) of ONE Dollar(s) (\$ 1.00) par value Common Stock, which shall be designated "Common Shares".

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

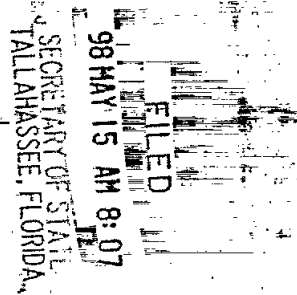
The name and street address of the Initial Registered Agent of this Corporation is:

NAME	<u>JOSEPH R. REISENAUER</u>				
ADDRESS	<u>812 BARBARA LANE</u>				
CITY	<u>JACKSONVILLE BEACH</u>	FLORIDA		ZIP	<u>32250</u>

ARTICLE VI - INITIAL BOARD OF DIRECTORS

This corporation shall have THREE (3) directors initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one (1). The names and addresses of the initial director(s) of the corporation are as follows:

NAME	<u>REMONIA S. REISENAUER</u>				
ADDRESS	<u>812 BARBARA LANE</u>				
CITY	<u>JACKSONVILLE BEACH</u>	STATE	<u>FL</u>	ZIP	<u>32250</u>
NAME	<u>JOSEPH R. REISENAUER</u>				
ADDRESS	<u>812 BARBARA LANE</u>				
CITY	<u>JACKSONVILLE BEACH</u>	STATE	<u>FL</u>	ZIP	<u>32250</u>
NAME	<u>ANDER L. MYRICK</u>				
ADDRESS	<u>812 BARBARA LANE</u>				
CITY	<u>JACKSONVILLE BEACH</u>	STATE	<u>FL</u>	ZIP	<u>32250</u>



ARTICLE VII - INCORPORATORS

The names and addresses of the person(s) signing these Articles of Incorporation are as follows:

NAME	<u>REMONIA S. REISENAUER</u>		
ADDRESS	<u>812 BARBARA LANE</u>		
CITY	STATE	ZIP	
<u>JACKSONVILLE BEACH</u>	<u>FL</u>	<u>32250</u>	
NAME			
ADDRESS			
CITY	STATE	ZIP	
NAME			
ADDRESS			
CITY	STATE	ZIP	

IN WITNESS WHEREOF, the undersigned subscriber(s) have executed these Articles of Incorporation this 8th day of MAY 19 98.

Remonia S. Reisenauer (Seal)

____ (Seal)

____ (Seal)

STATE OF FLORIDA)
COUNTY OF DUVAL) SS

BEFORE ME, a Notary Public authorized to take acknowledgements in the State and County set forth above, personally appeared

REMONIA S. REISENAUER

known to me and known to be the person(s) who executed the foregoing Articles of Incorporation, and who acknowledged before me that SHE executed these Articles of Incorporation.

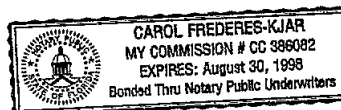
IN WITNESS WHEREOF, I have hereunto affixed my hand and seal, in the State and County aforesaid,

this 8th day of MAY 19 98.

(Notary Seal)

Carol Frederes-Kjar
(Notary Public, State of Florida at Large)

My commission expires:



CERTIFICATE AND ACKNOWLEDGEMENT
OF REGISTERED AGENT

CERTIFICATE OF REGISTERED AGENT

OF

FILED
98 MAY 15 AM 8:07
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

NEPTUNE FINANCIAL SERVICES, INC.
(name of corporation)

Pursuant to Florida Statutes Sections 48.091 and 607.034, the following is submitted:

The above corporation, desiring to organize under the laws of the State of Florida
with its registered office as indicated in the Articles of Incorporation

at 812 BARBARA LANE

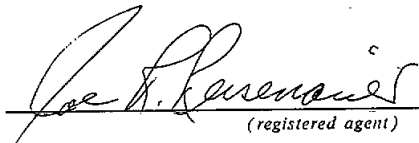
JACKSONVILLE BEACH, FL 32250

has named JOSEPH R. REISENAUER

located at the aforesaid address, as its Registered Agent to accept service of process
within this state.

ACKNOWLEDGEMENT

Having been named to accept service of process for the above stated corporation
at the place designated in this certificate, I hereby accept to act in this capacity,
and agree to comply with the provisions of Florida Law in keeping open said
office.


(registered agent)