

P98000061825

ALONZO H. HARDESTY, III, P. A.

ATTORNEY AT LAW

SUITE 7
1750 SOUTH VOLUSIA AVENUE
ORANGE CITY, FLORIDA 32763

TELEPHONE (904) 775-3222
FACSIMILE (904) 775-3345

800002584898--9
-07/10/98--01024--013
***122.50 ***122.50

July 8, 1998

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

RE: LIGHTHOUSE INSURANCE AGENCY, INC.

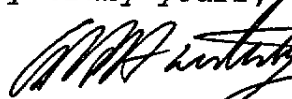
Dear Sir:

Please find enclosed an original and one copy of Articles of Incorporation for the above referenced corporation, together with Designation of Resident Agent and my check in the amount of \$122.50 representing the following:

Filing Fee.....	\$35.00
Resident Agent.....	35.00
Certified copy of Articles.....	52.50
Total.....	\$122.50

EFFECTIVE DATE
7-8-98

Very truly yours,



Alonzo H. Hardesty, III

FILED
98 JUL 10 AM 9:32
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

AHH/pr
Enclosures
cc: Mr. Robert E. Carey

AB
7-14-98
5

ARTICLES OF INCORPORATION
OF
LIGHTHOUSE INSURANCE AGENCY
INC.

FILED
98 JUL 10 AM 9:32
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I - NAME

The name of the corporation is LIGHTHOUSE INSURANCE AGENCY,
INC..

ARTICLE II - DURATION

The corporation shall have perpetual existence commencing on
the date of execution and acknowledgement of these Articles.

ARTICLE III - PURPOSE

The corporation is organized for the following purposes:

A. To engage in the business of general agent for the
sale of insurance.

B. To engage in any activities or business permitted
under the laws of the United States or the State of Florida.

ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue One Thousand (1,000)
Shares, all of one class, at Ten (\$10.00) Dollar par value.

ARTICLE V - PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock
of this corporation, shall have the right to purchase his prorata
share thereof (as nearly as may be done without issuance of
fractional shares) at the price at which it is offered to others.

EFFECTIVE DATE
7-8-98

ARTICLE VI - PRINCIPAL OFFICE

The address of the principal office of the corporation is 226 South Volusia Avenue, Orange City, Florida 32763. The mailing address of the corporation is 226 South Volusia Avenue, Orange City, Florida 32763.

ARTICLE VII - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation is 226 South Volusia Avenue, Orange City, Florida 32763, and the name of its initial registered agent at such address is ANGELA D. CAREY.

ARTICLE VIII - MANAGEMENT BY SHAREHOLDERS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation shall be managed under the direction of the shareholders of the corporation.

ARTICLE IX - INCORPORATOR

The name and address of the person executing these Articles of Incorporation is ROBERT E. CAREY, 660 Biscayne Drive, Orange City, Florida 32763.

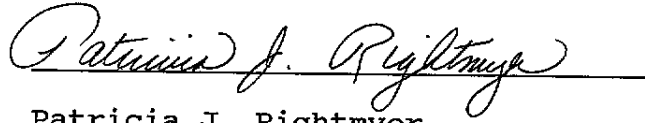
IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation this 8th day of July, 1998.

 (SEAL)
ROBERT E. CAREY

STATE OF FLORIDA
COUNTY OF VOLUSIA

BEFORE ME, the undersigned authority, personally appeared ROBERT E. CAREY, to me known to be the person who executed the foregoing Articles of Incorporation, and he acknowledged to and before me that he executed such instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 8th day of July, 1998.



Patricia J. Rightmyer
Notary Public



PATRICIA J. RIGHTMYER
MY COMMISSION # CC484378 EXPIRES
July 27, 1999
BONDED THRU TROY FAIN INSURANCE, INC.


CERTIFICATE DESIGNATING REGISTERED OFFICE
FOR THE SERVICE OF PROCESS WITHIN THE
STATE OF FLORIDA, AND NAMING THE REGISTERED
AGENT UPON WHOM PROCESS MAY BE SERVED

FILED
98 JUL 10 AM 9:33
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

In compliance with Sections 48.091 and 607.034 of the
Florida Statutes, the following is submitted:

That LIGHTHOUSE INSURANCE AGENCY, INC., desiring to qualify
under the laws of the State of Florida, with its principal place
of business located at 226 South Volusia Avenue, Orange City,
Florida 32763, has named ANGELA D. CAREY, located at 226 South
Volusia Avenue, Orange City, Florida 32763, as its agent to
accept service of process within Florida.

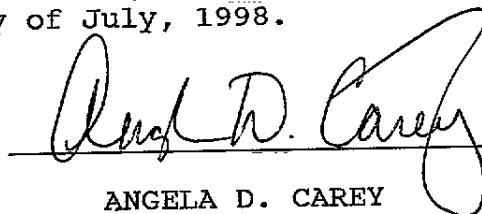
Dated this 8¹² day of July, 1998.

 (SEAL)

ROBERT E. CAREY, Incorporator

Having been named to accept service of process for
LIGHTHOUSE INSURANCE AGENCY, INC. at the place designated in this
certificate, I hereby agree to act in this capacity, and I
further agree to comply with the provisions of all statutes
relative to the proper and complete performance of my duties.

Dated this 8¹² day of July, 1998.

 (SEAL)
ANGELA D. CAREY