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ACCOUNT NO. : 072100000032

REFERENCE: 898492 4329325

AUTHORIZATION ~

COST LIMIT : \$ 70.00

ORDER DATE : July 21, 1998

ORDER TIME : 10:41 AM

ORDER NO. : 898492-005

CUSTOMER NO: 4329325

CUSTOMER: Ms. A. Patricia Helwig

BRANT MOORE MACDONALD & WELLS,

P.A.

P. O. Box 4548

Jacksonville, FL 32201-4548

DOMESTIC FILING

NAME:

WDF FINANCIAL SERVICES, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION ____ CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

__ CERTIFIED COPY

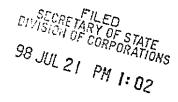
___ PLAIN STAMPED COPY

___ CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Christopher Smith

EXAMINER'S INITIALS:

ARTICLES OF INCORPORATION OF WDF FINANCIAL SERVICES, INC.



ARTICLE I - NAME

The name of this Corporation is WDF FINANCIAL SERVICES, INC.

ARTICLE II - NATURE OF BUSINESS

The Corporation may engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE III - CAPITAL STOCK

The authorized capital of the Corporation shall be Ten Thousand (10,000) shares of common stock at a par value of \$1.00 per share.

ARTICLE IV - TERM OF EXISTENCE

This Corporation is to exist perpetually.

ARTICLE V - PREEMPTIVE RIGHTS

Every Stockholder, 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 (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI - PRINCIPAL OFFICE AND MAILING ADDRESS

The initial street address of the principal office is 9428 Baymeadows Road, Suite 500, Jacksonville FL 32256, and the mailing address of this Corporation is 9428 Baymeadows Road, Suite 500, Jacksonville FL 32256. The Board of Directors may from time to time move the principal office to any other address in Florida.

ARTICLE VII - DIRECTORS

This Corporation shall have one (1) Director initially. The number of Directors may be increased or diminished from time to time, by Bylaws adopted by the Stockholders.

ARTICLE VIII - INITIAL DIRECTORS

The name and street address of the member of the first Board of Directors is:

Mr. William D. Fitzgerald 9428 Baymeadows Road, Suite 500 Jacksonville FL 32256

ARTICLE IX - INCORPORATOR

The name and address of the person signing these Articles of Incorporation is:

William P. Brant, Esquire 50 N. Laura Street, Suite 3100 Jacksonville, Florida 32202

ARTICLE X - SECTION 1244 STOCK

The Board of Directors is authorized to issue "Section 1244 Stock", as defined by Section 1244 of the Internal Revenue Code as the same may be amended from time to time.

ARTICLE XI - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this Corporation is 50 N. Laura Street, Suite 3100, Jacksonville, Florida 32202 and the name of the initial registered agent of this Corporation at that address is Brant, Moore, Macdonald & Wells, P.A.

ARTICLE XII - AMENDMENT

These Articles of Incorporation may be amended, altered, or changed at any time, and from time to time, in the manner now or hereafter prescribed by the applicable Florida Statutes, and all

rights conferred on a stockholder herein are granted subject to this reservation.

ARTICLE XIII - EFFECTIVE DATE

The existence of this Corporation shall commence on the date of filing of these Articles of Incorporation with the Secretary of State.

William P. Brant

Incorporator

REGISTERED AGENT'S ACCEPTANCE

The undersigned, by execution hereof, hereby accepts all of the duties and responsibilities of a Registered Agent for WDF FINANCIAL SERVICES, INC., a Florida corporation, in accordance with Florida Statutes, Section 607.0501.

BRANT, MOORE, MACDONALD & WELLS, P.A.

By: William P. Brant

Its: President

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SECRETARY OF STATE OF CORPORATIONS

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