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Tallahassee, FL 32301

ACCOUNT NO. : 072100000032

REFERENCE : 966394 7165086

AUTHORIZATION :

COST LIMIT : \$ 70.00

ORDER DATE : September 17, 1998

ORDER TIME : 10:07 AM

ORDER NO. : 966394-005

CUSTOMER NO: 7165086

800002643338--5

CUSTOMER: Mr. James McBride III
MR. JAMES MCBRIDE III

581 William Paca St.

Orange Park, FL 32073

DOMESTIC FILING

NAME: PERSONAL ADVISORY CONSULTANT
AGENCY, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

 CERTIFIED COPY
XX PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Cassandra Bryant

EXAMINER'S INITIALS:

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 SEP 18 PM 2:40

RECEIVED
DIVISION OF CORPORATIONS
98 SEP 18 PM 1:11
8/18/98

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 SEP 18 PM 2:40

ARTICLES OF INCORPORATION
OF

PERSONAL ADVISORY CONSULTANT AGENCY, INC.

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

PERSONAL ADVISORY CONSULTANT AGENCY, INC.

The address of the principal office of this corporation shall be 581 William Paca Street, Orange Park, Florida 32073, and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,500 shares of common stock having \$1,000.00 par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 1201 Hays Street, Tallahassee, Florida 32301, and the name of the initial registered agent of the corporation at that address is Corporation Service Company.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have two Directors, initially. The names and addresses of the initial members of the Board of Directors are:

James McBride III Dir.	581 William Paca Street, Orange Park, Florida 32073
Terre L. Mclean Dir.	581 William Paca Street, Orange Park, Florida 32073

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

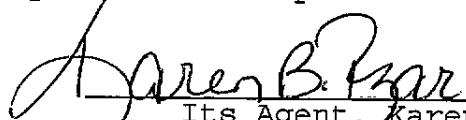
98 SEP 18 PM 2:40

ARTICLE VII. INCORPORATOR

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

The Company Corporation
1013 Centre Road
Wilmington, Delaware 19805

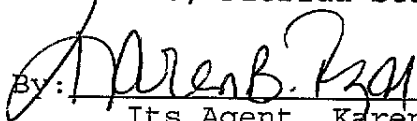
The undersigned incorporator has executed these
Articles of Incorporation on September 18, 1998.



Its Agent, Karen B. Rozar
Incorporator

ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF INCORPORATION

Corporation Service Company, a Delaware
corporation authorized to transact business in this
State, having a business office identical with the
registered office of the corporation named above, and
having been designated as the Registered Agent in the
above and foregoing Articles, is familiar with and
accepts the obligations of the position of Registered
Agent under Section 607.0505, Florida Statutes.

By: 

Its Agent, Karen B. Rozar
Authorized Service Representative
Corporation Service Company

RSS/CASSANDRA BRYANT