

B R U C E B R A S H E A R
C o u n s e l o r A t L a w

926 N.W. 13th Street
Gainesville, FL 32601
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e-mail: bruce@afn.org

P980000082016

September 21, 1998

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

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-09/22/98--01026--001
****122.50 ****122.50

RE: LCT CORPORATION

Gentlemen:

Please find the original and one (1) copy of the Articles of Incorporation for the above-referenced corporation. Upon filing should you determine that this corporation's name is too similar to that of an existing corporation, please call this office collect before returning the enclosed documents.

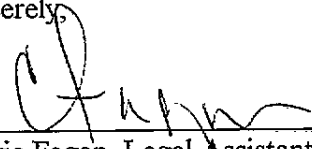
Also enclosed, please find our check in the amount of \$122.50 representing the following:

Filing Fee	\$ 35.00
Certificate Designating Resident Agent	35.00
Certified Copy of Articles of Incorporation	52.50

EFFECTIVE DATE
9-21-98

After filing the original Articles of Incorporation, please certify the enclosed copy and return same to this office.

Sincerely,


Carrie Fagan, Legal Assistant
to Bruce Brashear, Esq.

FILED
98 SEP 22 AM 11:45
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Enclosures

DMC
9/22/98

ARTICLES OF INCORPORATION
OF
LCT CORPORATION

FILED

98 SEP 22 AM 11:45

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Article I

Name. The name of this Corporation is LCT CORPORATION.

EFFECTIVE DATE

Article II

9-21-98

Principal Office. The address of the principal office of the Corporation is 3204 N.W. 57th Terrace, Gainesville, FL 32606.

Article III

Duration. The period of duration of this Corporation shall be perpetual, commencing on the date of execution and acknowledgment of these articles.

Article IV

Purpose. The purpose of this Corporation is to engage in any activities or businesses permitted under the laws of the United States and under the Florida General Corporation Act including, but not limiting the acquisition of life insurance bonds, debentures, commodities, leaseholds, options, puts and calls, easements, mortgages, notes, mutual funds, investment trusts, common trust funds, voting trust certificates, and any class of stock or right to subscribe for stock, including trading on margin.

Article V

Capital Stock. This Corporation is authorized to issue 1,000,000 shares of \$0.01 par value common stock.

Article VI

By-Laws. The power to adopt, alter, amend or repeal By-Laws shall be vested in the Board of Directors and Shareholders.

Article VII

Initial Registered Office and Agent. The street address of the initial registered office of this Corporation is 3204 N.W. 57th Terrace, Gainesville, FL 32606, and the name of the initial registered agent of this Corporation is David E. Fowler.

Article VIII

Initial Board of Directors. The Corporation shall have two (2) Directors initially. The number of Directors may either be increased or diminished from time to time by the By-Laws, but it shall never be less than one. The names and addresses of the initial Directors of this Corporation are:

David E. Fowler
3204 N.W. 57th Terrace
Gainesville, FL 32606

Susan L. Fowler
3204 N.W. 57th Terrace
Gainesville, FL 32606

Article IX

Incorporator. The name and address of the person signing these Articles is David E. Fowler, 3204 N.W. 57th Terrace, Gainesville, FL 32606.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation this 21 day of September, 1998.



DAVID E. FOWLER
Incorporator

STATE OF FLORIDA
COUNTY OF ALACHUA

The foregoing instrument was acknowledged before me this 21 day of Sept, 1998, by DAVID E. FOWLER, who is personally known to me or who has produced Florida Driver License _____ as identification, and who says that he is Incorporator of these Articles of Incorporation and as such Incorporator verifies that all statements and information contained herein are true and correct.

DATED this 21 day of Sept, 1998.

(SEAL)



Notary Public

Printed Name
My Commission Expires:




Carrie P. Fagan
MY COMMISSION # CC607298 EXPIRES
January 8, 2001
BONDED THRU TROY FAIN INSURANCE, INC.

ACCEPTANCE BY REGISTERED AGENT

The undersigned hereby accepts the appointment as Registered Agent of LCT CORPORATION which is contained in the foregoing Articles of Incorporation.

DATED this 21 day of September, 1998.



DAVID E. FOWLER
Registered Agent

FILED
98 SEP 22 AM 11:45
SECRETARY OF STATE
TALLAHASSEE, FLORIDA