

WALZER & ASSOCIATES, INC.
A Professional Accounting Firm
8301 Forest City Road
Orlando, Florida 32810
(407) 299-0086 FAX (407) 298-3849

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****122.50 *****78.75

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December 28, 1998

SECRETARY OF STATE
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

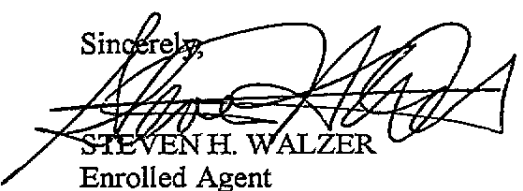
RE: SCOTT C. PEPPER, P.A.

Dear Sir:

Enclosed please find the Articles of Incorporation and Certificate designating place of business and registered agent with regard to the above-referenced company. This is a new, for-profit Corporation doing business in the State of Florida. It is my understanding that the filing fee is \$35.00, the registered agent fee is \$35.00, and the fee for obtaining a certified copy of the Articles of Incorporation is \$52.50. Therefore, I am enclosing a check in the amount of \$122.50 to cover these costs.

Thank you in advance for your assistance in this matter, and should you have any questions or if I can provide you with any additional information, please do not hesitate to contact me.

Sincerely,


STEVEN H. WALZER
Enrolled Agent

SHW/jdj
Enclosures

F. CHESSEN JAN 6 1999

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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ARTICLES OF INCORPORATION

OF

SCOTT C. PEPER, P.A.

RECEIVED STATE
12-28-98

ARTICLE I - NAME

The name of this Corporation is SCOTT C. PEPER, P.A., the address is 5052 Park Central Drive, Suite 1825, Orlando, Florida 32839.

ARTICLE II - DURATION

This Corporation shall commence its existence on the 28th day of December, 1998 with the filing of these Articles with the Secretary of State.

ARTICLE III - PURPOSE

The specific purpose of the corporation is to engage in the sale of real estate properties, and any or all lawful activities or businesses permitted under the laws of the United States, the state of Florida, or any other state, country, territory, or nation.

ARTICLE IV - CAPITAL STOCK

This Corporation is authorized to issue One Thousand (1000) shares of One Dollar (\$1.00) par value common stock which shall be designated "Common Shares".

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this Corporation is 5250 Park Central Drive, Suite 1825, Orlando, Florida 32839 and the name of the initial registered agent of this Corporation at that address is SCOTT C. PEPER.

ARTICLE VI - INITIAL BOARD OF DIRECTORS

This Corporation shall have one (1) director initially. The number of directors may be either increased or decreased from time to time by the By-Laws but shall never be less than one (1). The name and address of the initial director of this Corporation is:

SCOTT C. PEPER

President, Vice President, Secretary & Treasurer

5052 Park Central Drive, Suite 1825

Orlando, Florida 32839

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

SCOTT C. PEPER

President, Vice President, Secretary & Treasurer

5052 Park Central Drive, Suite 1825

Orlando, Florida 32839

ARTICLE VII - AMENDMENT

This Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment to them, and any rights conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscribers have executed these Articles Of Incorporation on this 28TH day of DECEMBER, 1998.


SCOTT C. PEPER

ACKNOWLEDGMENT

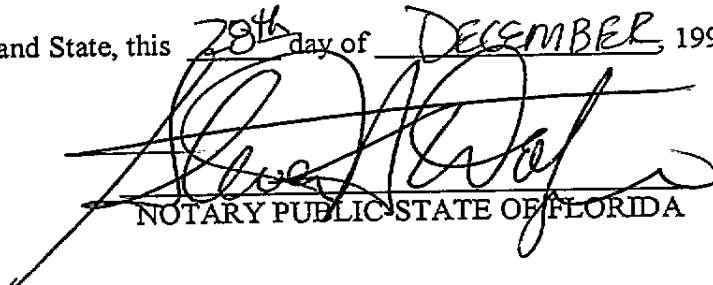
STATE OF FLORIDA

COUNTY OF ORANGE

I HEREBY CERTIFY that on this 28TH day of DECEMBER, 1998,

personally appeared before me, the undersigned officers duly authorized to administer oaths and take acknowledgments, SCOTT C. PEPER, well known and known to be the person who executed the foregoing Articles of Incorporation, SCOTT C. PEPER, P.A. and he acknowledged that he signed and executed the same for the purpose therein stated.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal at Orlando, in said County and State, this 28TH day of DECEMBER, 1998.


NOTARY PUBLIC STATE OF FLORIDA



CERTIFICATE DESIGNATING PLACE OF BUSINESS OF DOMICILE FOR THE
SERVICE OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED.

IN COMPLIANCE with Section 48.091 of the Florida Statutes, the following is
submitted:

First that SCOTT C. PEPER, P.A., desiring to organize or qualify under the laws
of the State of Florida, its principal place of business in the City of Orlando, Florida has
named SCOTT C. PEPER, 5052 Park Central Drive, Suite 1825, Orlando, Florida as
its agent to accept service process within Florida.


SCOTT C. PEPER

Date: 12/28/98

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ACCEPTANCE

Having been named to accept service of process for the above – named Corporation 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.

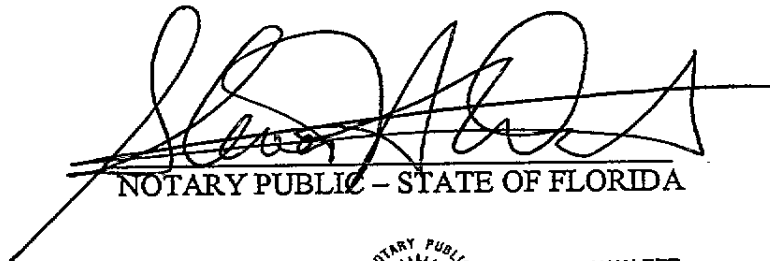

SCOTT C. PEPER

Date: 12/28/98

STATE OF FLORIDA
COUNTY OF ORANGE

SWORN TO AND SUBSCRIBED before me this 28th day of
December, 1998, in said County and State.

FILED
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA


NOTARY PUBLIC – STATE OF FLORIDA



STEVEN H WALZER
My Commission CC555960
Expires Jul. 12, 2000