

ACCOUNT NO.: 07210000032

REFERENCE: 111185 81002A

AUTHORIZATION:

COST LIMIT : \$ PPD

ORDER DATE: January 25, 1999

ORDER TIME : 2:37 PM

ORDER NO. : 111185-005

CUSTOMER NO: 81002A

CUSTOMER: Michael S. Teal, Esq

CLAYTON & TEAL, P.A. CLAYTON & TEAL, P.A. 114 West Rich Avenue

Deland, FL 32720

DOMESTIC FILING

NAME:

HARBOR VIEW CAPITAL MANAGEMENT, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION

CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY

_____ PLAIN STAMPED COPY

_ CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Sara Lea

EXAMINER'S INITIALS:

DIVISION OF CORPORATION

99 JAN 25 PM 3: 12

RECEIVED

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*****78.75 *****78.75



ARTICLES OF INCORPORATION 99 JAN 25 PM 12: 37

OF

HARBOR VIEW CAPITAL MANAGEMENT, INC.

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, do hereby adopt the following Articles of Incorporation:

ARTICLE ONE:

The name of the corporation is HARBOR VIEW CAPITAL MANAGEMENT, INC.

ARTICLE TWO:

The duration of the corporation is perpetual, with commencement at the time of filing these Articles.

ARTICLE THREE:

The general purposes for which the corporation is organized are:

- 1. To engage in financial services, including financial planning, money management and general financial strategies.
- 2. To transact any other lawful business for which corporations may be incorporated under the Florida General Corporation Act, or engage in any other trade or business which can, in the opinion of the Board of Directors of the corporation, be advantageously carried on in connection with or auxiliary to the foregoing business.
 - 3. To do such other things as are incidental to the foregoing or necessary or desirable

to accomplish the foregoing.

ARTICLE FOUR:

The aggregate number of shares which the corporation is authorized to issue is One Hundred (100). Such shares shall be of a single class and shall have a par value of Five Dollars (\$5.00) per share. All shares shall be common stock.

ARTICLE FIVE:

The street address of the initial registered office of the corporation is 8762 Harbor View Drive, Orlando, Florida 32817, and the name of its initial registered agent at such address is JEFFREY M. DICKINSON.

ARTICLE SIX:

The number of directors constituting the initial board of directors of the corporation is one (1). The name and address of the person who is to serve as a member of the initial board is:

NAME ADDRESS

JEFFREY M. DICKINSON 8762 Harbor View Drive President/Secretary/Treasurer Orlando, FL 32817

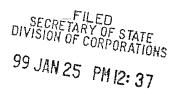
ARTICLE SEVEN:

The name and address of each incorporator is:

NAME ADDRESS

JEFFREY M. DICKINSON 8762 Harbor View Drive President/Secretary/Treasurer Orlando, FL 32817

Executed by the undersigned at DE January, 1999.	LAND , Florida, on the 18 day of
Jeff REY M. DICKINSON Incorporator	
STATE OF FLORIDA COUNTY OF VOLUSIA	
Before me, the undersigned officer, personally appeared JEFFREY M. DICKINSON, who is personally known to me or has produced FL. Dr. Lrc. as identification, and who is to me well known to be the person described in and who subscribed to the above Articles of Incorporation, and he did freely and voluntarily acknowledge before me according to law that he made and subscribed the same for the uses and purposes therein mentioned and set forth.	
IN WITNESS WHEREOF, I have hereunto set my hand and my official seal at, Florida, in said County and State, this day of January, 1999.	
(SEAL)	Notary Public - State of Florida My Commission Expires:
MST/abo/c:\doc\dickinso.art	
	Ann M. Osowski



Certificate Designating Place of Business or Domicile for the Service of Process Within This State, Naming Agent Upon Whom Process May be Serviced

In compliance with Section 48.091, the following is submitted:

That HARBOR VIEW CAPITAL MANAGEMENT, INC., desiring to organize under the laws of the State of Florida, with its principal, as indicated in the Articles of Incorporation at 8762 Harbor View Drive, Orlando, Florida 32817, has named JEFFREY M. DICKINSON, located at 8762 Harbor View Drive, Orlando, Florida 32817, as its agent to accept service of process within this state.

ACKNOWLEDGMENT:

Having been named to accept service of process for the above-named Corporation, at the place designated in this certificate, the undersigned agrees to act in this capacity, and agrees to comply with the provisions of Florida law relative to keeping the designated office open.

HARBOR VIEW CAPITAL MANAGEMENT, INC.

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