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ACCOUNT NO. : 072100000032

REFERENCE : 263152 163159A

AUTHORIZATION :

COST LIMIT : \$ 18.75 *Patricia Pizut*

ORDER DATE : June 4, 1999

ORDER TIME : 12:12 PM

ORDER NO. : 263152-005

400002895444--0

CUSTOMER NO: 163159A

CUSTOMER: Vincent J. Whibbs, Jr., Esq
VINCENT J. WHIBBS, JR., P.A.
VINCENT J. WHIBBS, JR., P.A.
421 North Palafox Street

Pensacola, FL 32501

DOMESTIC FILING

NAME: CARIBBEAN CAPITAL
ACCUMULATION, 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: Tamara Odom

EXAMINER'S INITIALS: _____

FILED
99 JUN -4 PM 3:42
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

RECEIVED
99 JUN -4 PM 12:59
DEPARTMENT OF STATE
DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

6-4
WS

ARTICLES OF INCORPORATION

of

CARIBBEAN CAPITAL ACCUMULATION, INC.

The undersigned, acting as incorporator of a corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation for such corporation:

FILED
99 JUN -4 PM 3:42
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I - NAME AND PRINCIPAL OFFICE

The name of this corporation is **CARIBBEAN CAPITAL ACCUMULATION, INC.** and its principal office is located at 421 N. Palafox Street, Pensacola, Escambia County, Florida.

ARTICLE II - DURATION

This corporation shall exist perpetually, commencing upon the date of filing these Articles of Incorporation with the State of Florida.

ARTICLE III - PURPOSE

The purpose of this corporation is to engage in any activity or business permitted under the laws of the United States or the State of Florida.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue one thousand (1,000) shares of \$10.00 par value common stock, all of one class and series.

ARTICLE V - PREEMPTIVE RIGHTS

Every shareholder upon the sale 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 the issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT

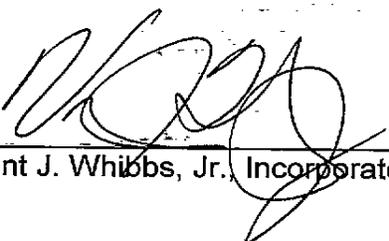
The street address of this corporations initial registered office is 421 N. Palafox Street,

Pensacola, Florida 32501, and the name of this corporations initial registered agent is Vincent J. Whibbs, Jr.

ARTICLE VII - INCORPORATOR

The name and the address of the incorporator is Vincent J. Whibbs, Jr., 421 N. Palafox Street, Pensacola, FL 32501.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 3rd day of June, 1999.



Vincent J. Whibbs, Jr., Incorporator

STATE OF FLORIDA

COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this the 3rd day of June, 1999, by Vincent J. Whibbs, Jr., who personally appeared before me and is personally known by me.





Notary Public, State of Florida

**CERTIFICATE OF DESIGNATION OF RESIDENT
AGENT/REGISTERED OFFICE**

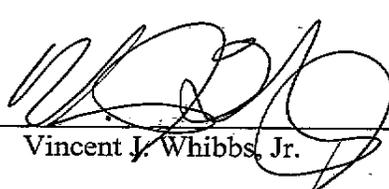
Pursuant to the provisions of Section 607.0501 or 617.0501, the undersigned Corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered agent/office, in the State of Florida.

1. The name of the Corporation is: Caribbean Capital Accumulation, Inc.
2. The name and address of the registered agent and office is:

Vincent J. Whibbs, Jr.
421 N. Palafox Street
Pensacola, Florida 32501

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Dated this 3rd day of June, 1999.



Vincent J. Whibbs, Jr.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA