

PEEK, COBB, EDWARDS & ASHTON

PROFESSIONAL ASSOCIATION
ATTORNEYS AND COUNSELORS AT LAW
1301 RIVERPLACE BOULEVARD, SUITE 1609
JACKSONVILLE, FLORIDA 32207
TELECOPY 904 / 399-1615

FRANK A. ASHTON
JAMES E. COBB
THOMAS S. EDWARDS, JR.
DAVID H. PEEK
EUGENE G. PEEK III
WILLIAM J. SCOTT
JOEL B. TOOMEY

JACKSONVILLE 904 / 399-1609
OCALA 352 / 867-1609
PONTE VEDRA BEACH 904 / 280-1609

June 8, 1999

P 990000 53404

Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

EFFECTIVE DATE
6-6-99

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-06/10/99--01016--011
*****78.75 *****78.75

Re: Incorporation of O'Brien Financial Services, Inc.
A Florida Corporation

Dear Madam/Sir:

Enclosed for filing are an original and one copy of Articles of Incorporation of O'Brien Financial Services, Inc., a Florida corporation. Also enclosed is our firm's check for \$78.75 to cover the following fees:

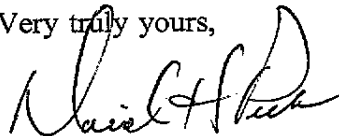
Filing Fees	35.00
Certified Copy	8.75
Registered Agent Designation	<u>35.00</u>
Total Fees	\$ <u>78.75</u>

SECRETARY OF STATE
TALLAHASSEE, FLORIDA
JUN 10 AM 7:47

FILED

Please file the original Articles of Incorporation and forward a certified copy to our offices.

Very truly yours,



David H. Peek

DHP/bkb
Enclosure
781001/100038

cc: Mr. John K. O'Brien

F. CHESSEB JUN 14 1999

ARTICLES OF INCORPORATION
OF

EFFECTIVE DATE
6-6-99

O'BRIEN FINANCIAL SERVICES, INC.

FILED
99 JUN 10 AM 7:47
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, for the purpose of forming a corporation for profit under the laws of Florida, adopts the following Articles of Incorporation.

ARTICLE I

NAME AND PLACE OF BUSINESS

Section 1.1 Name and Place of Business. The name of this corporation is O'BRIEN FINANCIAL SERVICES, INC. with its principal place of business at 16620 SE 100th Court, Summerfield, Florida, 34491.

ARTICLE II

DURATION

Section 2.1 Duration. This corporation shall exist perpetually. Corporate existence shall commence on the date these Articles are executed and acknowledged, except that if they are not filed by the Department of State of Florida within five days, exclusive of legal holidays, after they are executed and acknowledged, corporate existence shall commence upon filing by the Department of State.

ARTICLE III

PURPOSES

Section 3.1 Purposes. This corporation is organized for the purpose of transacting any or all lawful business permitted under the laws of the United States and of the State of Florida.

ARTICLE IV

CAPITAL STOCK

Section 4.1 Authorized Capital. The maximum number of shares of stock which this corporation is authorized to have outstanding at any one time is 100,000 shares of voting common stock having a par value of \$.01 per share.

Section 4.2 Restrictions on Transfer of Stock. The shareholders may, by agreement or bylaw provision, impose such restrictions on the sale, transfer, or encumbrance of the stock of this corporation as is deemed necessary.

Section 4.3 Pre-emptive Rights. Each shareholder shall have the first right to purchase shares (and securities convertible into shares) of any class, kind or series of stock in this corporation that may, from time to time, be issued (whether or not presently authorized), including shares from the treasury of this corporation, in the ratio that the number of shares he or she holds at the time of issue bears to the total number of shares outstanding, exclusive of treasury shares. This right shall be deemed waived by any shareholder who does not exercise it and pay for the shares pre-empted within thirty days of receiving notice in writing from the corporation, stating the prices, terms and conditions of the new issue of shares, and inviting the shareholder to exercise his or her pre-emptive rights. This right may also be waived by written waiver submitted by the shareholder to the corporation within thirty days of receiving said notice from the corporation.

Section 4.4 Issuance of Stock. No capital stock of this corporation shall be issued without the unanimous written consent of the directors, with such consent stating the price and terms to be paid for such stock.

ARTICLE V

INITIAL REGISTERED OFFICE AND AGENT

Section 5.1 Name and Address. The street address of the initial registered office of this corporation is 1301 Riverplace Boulevard, Suite 1609, Jacksonville, Florida, 32207, and the name of the initial registered agent of this corporation at that address is David H. Peek.

ARTICLE VI

DIRECTORS

Section 6.1 Number. This corporation shall have one director initially. The number of directors may be increased or diminished from time to time by the bylaws, but shall never be less than one, or more than ten.

Section 6.2 Initial Directors. The name and street address of the members of the first board of directors of the corporation are:

<u>Name</u>	<u>Address</u>
John K. O'Brien	16620 SE 100th Court Summerfield, Florida 34491

Section 6.3 Indemnification. The corporation shall indemnify directors and officers to the full extent permitted by law.

ARTICLE VII

BYLAWS

Section 7.1 Bylaws. The initial bylaws of this corporation shall be adopted by the board of directors. Bylaws shall be adopted, altered, amended or repealed from time to time by either the shareholders or the board of directors, but the board of directors shall not alter, amend or repeal any bylaw adopted by the shareholders if the shareholders specifically provide that such bylaw is not subject to amendment or repeal by the board of directors.

ARTICLE VIII

INCORPORATION

Section 8.1 Name and Address. The name and street address of the incorporator of this corporation are:

<u>Name</u>	<u>Address</u>
David H. Peek	1301 Riverplace Boulevard -- Suite 1609 Jacksonville, Florida 32207

IN WITNESS WHEREOF, the incorporator has executed these Articles the 6
day of June, 1999.



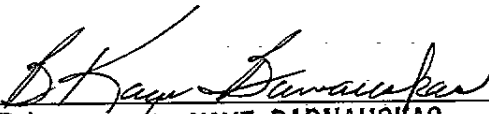
DAVID H. PEEK

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 6 day of June,
1999, by DAVID H. PEEK, who is personally known to me or has produced the identification
referenced below and who did not take an oath.




B. KAYE BARNAUSKAS
COMMISSION # CC 787820
EXPIRES JAN. 12, 2003
BONDED THRU
ATLANTIC BONDING CO., INC.


Print: B. KAYE BARNAUSKAS
Notary Public, State and County
Aforesaid.
My Commission Expires:
Identification: PERSONALLY KNOWN

781001/100039

ACCEPTANCE BY REGISTERED AGENT

Having been named to accept service of process for the above stated corporation, at the place designated in these Articles of Incorporation, 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.



DAVID H. PEEK

Dated: June 6 1999

FILED

99 JUN 10 AM 7:47

SECRETARY OF STATE
TALLAHASSEE, FLORIDA