P99000054882

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

Dear Division of Corporations:

Enclosed please find Articles of Incorporation for Navigator
 Financial Advisors, Inc along with a check in the amount of $70.00
for filing fee and designation of registered agent.

Also enclosed is a photocopy of the Articles. Please return this to
me with the filing date stamped on it.

Thank you,

7000029066627---4
-06/16/99--01071--008
*****70.00 *****70.00

[signature]

FILED
1999 JUN 16 PM 3: 52
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

R. Purintun JUN 16 1999

Articles of Incorporation

FILED

1999 JUN 16 PM 3: 52

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

1. The name of the corporation is:

   Navigator Financial Advisors, Inc.

2. The principal place of business and mailing address of the corporation is:
   7267 Mauna Loa Blvd.
   Sarasota, FL 34241

3. The corporation shall have the authority to issue ___100___ shares of common stock, in one class only, each with a par value of $_1.00_.

4. The registered agent of the corporation is _John F. Cozy Jr._ and the registered address is _7267 Mauna Loa Blvd. Sarasota_, Florida __34241__ .

5. The initial Board of Directors shall have _1_ member(s) whose name(s) and address(es) is/are as follows: _John F. Cozy Jr._
   7267 Mauna Loa Blvd.
   Sarasota, FL 34241

   The number of directors may be raised or lowered by amendment of the bylaws of the corporation but shall in no case be less than one.
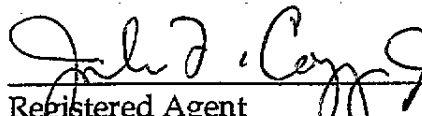
6. The incorporator of this corporation is _John F. Cozy Jr._ whose address is 7267 Mauna Loa Blvd. Sarasota, FL 34241

Dated ___6-12-99___

_____
Incorporator

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 am familiar with and accept the obligations of my position as registered agent.

Dated _6-12-99_

_____
Registered Agent

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