



GROUP
financial planning corporation

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08/31/99

Florida Department of State
Corporate Records
P. O. Box 6327
Tallahassee, Florida 32301

200002976922--9
-09/02/99--01051--019
*****122.50 *****78.75

Re: Incorporation Application - RICHARD RUARK, INC.

Attached are the Articles of Incorporation for the above
referenced Corporation and the necessary filing fees as follows

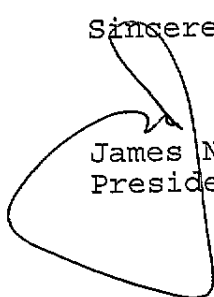
Filing fees:	\$35.00
Designation of Registered Agent:	\$35.00
Certified Copy:	\$52.50

	\$122.50
	=====

FILED
99 SEP -2 AM 8:31
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Please send the certified copy of the articles to the address
below.

Sincerely,


James N. Mower
President

D. BROWN SEP 10 1999

ARTICLES OF INCORPORATION
OF

RICHARD RUARK, INC.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned subscriber to these Articles of Incorporation,
a natural person competent to contract, hereby forms a corporation
under the laws of the State of Florida.

ARTICLE I. NAME AND ADDRESS

The name and principal address of the corporation shall be:

RICHARD RUARK, INC.

10236 Dylan St. #236
Orlando, Florida 32825

ARTICLE II. NATURE OF BUSINESS

The corporation may engage or transact in any or all lawful
activities or business permitted under the laws of the United
States, the State of Florida or any other state, country,
territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation
is authorized to have outstanding at any one time is 7,500 shares
of common stock having a par value of \$1 per share.

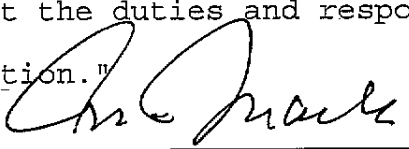
ARTICLE IV. REGISTERED AGENT ADDRESS

The street address of the initial registered office of the
corporation shall be:

10236 Dylan St. #236
Orlando, Florida 32825

The name and written acceptance of the initial registered agent of
the corporation at that address is as follows:

"I hereby am familiar with and accept the duties and responsibilities
as registered agent for said corporation."


Richard Ruark

ARTICLE V. TERM OF EXISTENCE

The corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

The corporation shall have one director, initially. The name and street address of the initial member of the Board of Directors is: —

Director Richard Ruark
10236 Dylan St. #236
Orlando, Florida 32825

ARTICLE VII. OFFICERS

The name and address of the initial officers of the corporation who shall hold office for the first year of the corporation, or until their successors are elected or appointed are:

President/Secretary Richard Ruark
10236 Dylan St. #236
Orlando, Florida 32825

ARTICLE VIII. SUBSCRIBER

The name and street address of the subscriber to these Articles of Incorporation is: Richard Ruark
10236 Dylan St. #236
Orlando, Florida 32825

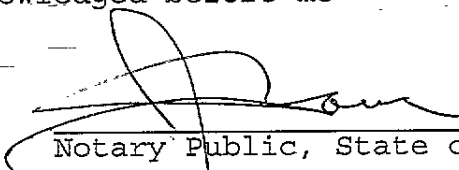
IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal on this 20th day of August, 1999.

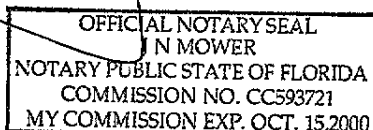


STATE OF FLORIDA

COUNTY OF HILLSBOROUGH

The foregoing instrument was acknowledged before me this 20th day of August, 1999.


Notary Public, State of Florida



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SECRETARY OF STATE
TALLAHASSEE, FLORIDA