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September 29, 1999

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

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

Re: Personalized Investment Plans, Inc.
Articles of Incorporation

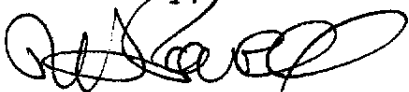
Gentlemen:

Enclosed are the original and one copy of Articles of Incorporation regarding Personalized Investment Plans, Inc. Please file the original Articles and certify and return the copy.

Also enclosed is my check in the amount of \$78.75, which represents the following:

Filing Fee - Articles of Incorporation	\$ 35.00
Registered Agent Designation	35.00
Certified copy	<u>8.75</u>
Total	\$ 78.75

Sincerely,



RICHARD H. POWELL
RHP/mws

Enclosure

cc: Personalized Investment Plans, Inc.

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1999 OCT -1 AM 10:38
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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1999 OCT -1 AM 10:36

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION
OF
PERSONALIZED INVESTMENT PLANS, INC.**

ARTICLE I

NAME

The name of this corporation shall be PERSONALIZED INVESTMENT PLANS, INC., hereinafter referred to as the corporation.

ARTICLE II

DURATION

The corporation shall exist perpetually, commencing upon the filing of the Articles of Incorporation with the Florida Department of State.

ARTICLE III

PURPOSE

The corporation is organized for the purpose of providing financial management services to individuals and conducting all lawful business consistent with the laws of the State of Florida.

ARTICLE IV

CAPITAL STOCK

The corporation is authorized to issue one thousand (1,000) shares of ONE DOLLAR (\$1.00) par value common stock.

ARTICLE V

PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of the corporation of the same kind, class, or series as that which he or she already holds, shall have the right to purchase his

or her pro rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI

PRINCIPAL OFFICE AND MAILING ADDRESS

The street address of the principal office of the corporation is 604 Gulf Shore Drive, Destin, Florida 32541, and the mailing address of the corporation is 604 Gulf Shore Drive, Destin, Florida 32541.

ARTICLE VII

INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation is 604 Gulf Shore Drive, Destin, Florida 32541, and the initial registered agent of the corporation at that address is PATRICK M. COLLINS.

ARTICLE VIII

INITIAL BOARD OF DIRECTORS

The corporation shall have one (1) director initially. The number of directors may be either increased or diminished from time to time by the By-Laws but shall never be less than one. The names and addresses of the initial director of the corporation is:

PATRICK M. COLLINS

604 Gulf Shore Drive
Destin FL 32541

ARTICLE IX

INCORPORATORS

The name and address of the person signing these Articles of Incorporation is:

PATRICK M. COLLINS

604 Gulf Shore Drive
Destin FL 32541

ARTICLE X

BY-LAWS

The power to adopt, alter, amend, or repeal the By-Laws shall be vested in the Board of Directors and the shareholders.

ARTICLE XI

SECTION 1244 STOCK

It is the intent of this charter that the Directors may sell the capital stock of the corporation in accordance with the conditions of Sections 1242-1244, inclusive, of the Internal Revenue Code of 1954, as amended.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation on the 28 day of SEPT., 1999.



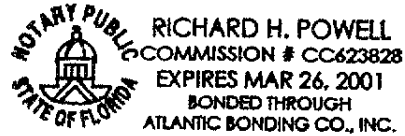
PATRICK M. COLLINS

STATE OF FLORIDA
COUNTY OF OKALOOSA

THE FOREGOING INSTRUMENT was acknowledged before me this 28
day of September, 1999, by PATRICK M. COLLINS, who is
personally known to me or who has produced N/A
as identification.

WITNESS my hand and official seal this 28 day of September,
1999.

Richard H. Powell
NOTARY PUBLIC
My commission expires:



FILED

1999 OCT -1 AM 10:36

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ACCEPTANCE BY REGISTERED AGENT

PATRICK M. COLLINS, named as Registered Agent in the foregoing Articles of Incorporation, accepts the appointment as Registered Agent and acknowledges that he is familiar with, and accepts, the obligations provided for in § 607.0505 Fla. Stat. (1997).



PATRICK M. COLLINS