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TRANSMITTAL LETTER

Department of State
Division of Corporations
P. O. Box 8327
Tallahassee, FL 32314

RECEIVED
FEB 7 1995

SUBJECT: FAC, Inc.
(Proposed corporate name - must include suffix)

Enclosed is an original and one (1) copy of the articles of incorporation and a check
for:

\$70.00
Filing Fee

\$78.75
Filing Fee
& Certificate

\$122.50
Filing Fee
& Certified Copy

\$131.25
Filing Fee,
Certified Copy
& Certificate

SECRET
FEB 7 1995

1995 FEB -7 AM 7:10

FILED

FROM: Fred A. Collins
Name (printed or typed)

306 East Fifth Avenue
Address

Havana, FL 32333
City, State & Zip

Daytime Telephone number

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION
OF
FAC, INC

The undersigned, for the purpose of forming a corporation under the Florida Business Corporation Act, do hereby adopt the following Articles of Incorporation:

ARTICLE I

NAME AND ADDRESS

The name of the corporation is FAC, Inc. The principal office of the corporation is 306 East Fifth Ave., Havana, Florida 32333. The mailing address of the corporation is 306 East Fifth Ave., Havana, Florida 32333.

ARTICLE II

DURATION

The duration of the corporation is perpetual.

ARTICLE III

PURPOSE

The general purposes for which the corporation is organized are the following:

A. To engage in and transact any lawful business for which corporations may be incorporated under the Florida General Corporation Act. No other purpose limits this general purpose in any way.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

is not in fact other things are
incident to the purposes of the corporation or necessary or
desirable in order to accomplish them

ARTICLE IV

SHARES

The aggregate number of shares which the corporation is
authorized to issue is One Hundred (100) shares of common
stock. Such shares shall be of a single class and shall have a
par value of one (\$1.00) Dollar per share.

ARTICLE V

INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the
corporation is 306 East Fifth Ave., Havana, Florida 32333, and
the name of its initial Registered Agent at that address is
FRED A. COLLINS.

ARTICLE VI

INITIAL BOARD OF DIRECTORS

The number of Directors constituting the initial Board of
Directors is one. The number of Directors may be increased
from time to time in accordance with Bylaws but shall never be
less than one. The name and address of each initial Director
of the corporation is as follows:

FRED A. COLLINS

306 East Fifth Ave.
Havana, Florida 32333

ARTICLE VII

INCORPORATORS

The name and address of each Incorporator is as follows:

FRED A. COLLINS	306 East Fifth Ave. Havana, Florida 32333
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ARTICLE VIII

OFFICERS

The officers of the corporation shall consist of a President, Vice-President, and Secretary/Treasurer and such other officers and assistant officers as may be provided in the Bylaws. Each officer shall be elected by the Board of Trustees (and may be removed by the Board of Trustees) at such time and in such manner as may be prescribed by the Bylaws. The name and address of each initial officer of the corporation is as follows:

FRED A. COLLINS	306 East Fifth Ave. Havana, FL 32333	President/ Vice-President/ Secretary/ Treasurer
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ARTICLE IX

AMENDMENT

The Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation or any amendments to them, and any right conferred upon the shareholders is subject to this reservation.

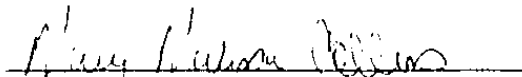
IN WITNESS WHEREOF, the undersigned have signed these Articles of Incorporation on this 3rd day of January, 1995.


FRED A. COLLINS

STATE OF FLORIDA
COUNTY OF GADSDEN

Before me personally appeared FRED A. COLLINS, to me well known and known to me to be the people described in and who executed the foregoing Articles of Incorporation and who are personally known to me and acknowledged to and before me that they executed said instrument for the purposes therein expressed.

WITNESS my hand and official seal this 3rd day of January, 1995.





MARY MALISSA COLLINS
My Commission Expires 12/31/99
800-852-5878

NOTARY PUBLIC
State of Florida at Large
Commission No.:
My Commission Expires:

ACCEPTANCE BY DESIGNATION
REGISTERED AGENT REGISTERED OFFICE

I, the undersigned person, having been named as Registered Agent and to accept service of process for the above stated corporation at the place designated in this statement, 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.



FRED A. COLLINS

Date: January 31, 1995

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TALLAHASSEE, FLORIDA