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ARTICLES OF INCORPORATION
OF
RINGLER ASSOCIATES BIRMINGHAM, INC.

The undersigned, in order to form a corporation for the purposes hereinafter stated, under the laws of the State of Alabama, does hereby adopt the following articles of incorporation for such corporation:

SECTION ONE. Name. The name of the corporation is RINGLER ASSOCIATES BIRMINGHAM, INC.

SECTION TWO. Purposes. The purposes for which the corporation is organized are to act as a consultant with regard to catastrophic injuries, rehabilitation and financial planning and to transact any and all lawful business for which corporations may be incorporated under the laws of the State of Alabama.

SECTION THREE. Registered Office and Registered Agent. The location and mailing address of the corporation's initial registered office shall be 2170 Montgomery Highway, City of Pelham, County of Shelby, State of Alabama 35124, and the name of the corporation's initial registered agent at such address shall be Joseph B. Davis.

SECTION FOUR. Capital Stock. The total number of shares that the corporation shall have authority to issue is ten thousand shares, which shall be divided into ten thousand shares of voting common stock, of a par value of One Dollar (\$1).

SECTION FIVE. Incorporator. The name and post office address of the incorporator is:

Name	Address
JOSEPH B. DAVIS	2170 Montgomery Hwy. #22 Pelham, AL 35124

SECTION SIX. Directors. The number of directors constituting the initial board of directors of the corporation shall be three (3).

The names and addresses of those persons, each of whom shall serve as a director until the first annual meeting of shareholders or until his or her successor is elected and qualifies, are as follows:

Name	Address
✓ JOSEPH B. DAVIS	2170 Montgomery Hwy. #22 Pelham, AL 35124

DAVID V. RINGLER

1300 Quail, Suite 201
Newport Beach, CA 92660

CURT WIGGINS

4230 Winbrook Lane
Orlando, FL 32807

SECTION SEVEN. Duration. The duration of the corporation is perpetual.

In witness whereof, the undersigned has executed these articles of incorporation on Jan 14, 1983.


JOSEPH B. DAVIS



STATE OF ALABAMA

I, Don Siegelman, Secretary of State, of the State of Alabama, having custody of the Great and Principal Seal of said State, do hereby certify that pursuant to the provisions

of Section 10-2A-26, Code of Alabama 1975, the corporate name _____

Ringler Associates Birmingham, Inc.

is reserved as available based only upon an examination of the corporation records on file in this office for the exclusive use of Ringler Associates Birmingham, Inc. for a period of one hundred twenty days from this date. In the case of a domestic corporation, the name of the county in which the corporation was or is proposed to be incorporated is Shelby. I further certify that as set out in the application for reservation of corporate name, the Secretary of State's office does not assume any responsibility for the availability of the corporate name requested nor for any duplication which might occur.

In Testimony Whereof, I have hereunto set my hand and affixed the Great Seal of the State, at the Capitol, in the City of Montgomery, on this day.

December 20, 1982 - expires 4-20-83

Date

Don Siegelman

Secretary of State



State of Alabama

SHELBY

County

CERTIFICATE OF INCORPORATION OF

RINGLER ASSOCIATES BIRMINGHAM, INC.

The undersigned, as Judge of Probate of SHELBY County, State of Alabama, hereby certifies that duplicate originals of Articles of Incorporation for the incorporation of RINGLER ASSOCIATES BIRMINGHAM, INC., duly signed pursuant to the provisions of Section 64 of the Alabama Business Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY the undersigned, as such Judge of Probate, and by virtue of the authority vested in him by law, hereby issues this Certificate of Incorporation of RINGLER ASSOCIATES BIRMINGHAM, INC., and attaches hereto a duplicate original of the Articles of Incorporation.

GIVEN Under My Hand and Official Seal on this the 19th day of JANUARY, 19 83



STATE OF ALA. SHELBY CO.
I CERTIFY THIS
DOCUMENT WAS FILED

JAN 19 AM 11:22

Thomas A. J. J. J.
JUDGE OF PROBATE

Thomas A. J. J. J.
Judge of Probate

Rec. 25.00
Ded. 1.00
26.00