

ASSUMED BUSINESS NAME CERTIFICATE

LAKE COUNTY
FILED FOR RECORD

Be it Remembered, That Heretofore to wit:

97 DEC 27 PM 3:03

On the 23rd day of Dec., 1997, There was filed in the Office of the Recorder of Lake County, Indiana, a Certificate, which certificate is in the following words and figures to wit:

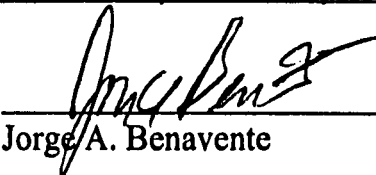
**CERTIFICATE OF PERSON ENGAGED IN BUSINESS UNDER NAME
OTHER THAN THEIR OWN**

Name of Firm or Partnership: EyeCare Professional Associates (EPA)
Kind of Business: Insurance administration and preferred provider organization for the provision of eye care services
Place of Business: National City Bank Building
9175 Calumet Avenue
Munster, IN 46321

Name of Members of Firm or Partnership, and where they reside, to-wit:

Jorge A. Benavente, who resides at 3544 170th Place, Hammond, IN 46323

Signature of Member of Firm:



Jorge A. Benavente

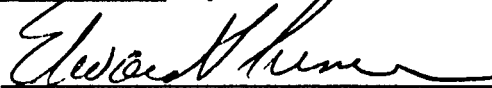
STATE OF INDIANA, LAKE, COUNTY, SS:

JORGE A. BENAVENTE deposes and says that he has personal knowledge of the facts above stated; that they and each of them are true.



Jorge A. Benavente

Subscribed and Sworn to before me, this 23rd day of December, 1997.



Notary Public

My Commission Expires: 10/29/2001

County of Residence of Notary: Lake

EDWARD P. GRIMMER
ATTORNEY AT LAW
603 NORTH MAIN STREET
CROWN POINT, IN 46307-3233
(219) 662-1661 FAX (219) 663-4151

2380
1,000 cash