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LAW OFFICES OF
DOUGLAS MARK KRAMER, P.A.

11900 BISCAYNE BOULEVARD
SUITE 266
MIAMI, FLORIDA 33181

DOUGLAS MARK KRAMER, ESQUIRE

OF COUNSEL

ROBERT H. YAFFE, ESQUIRE

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FILED

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

September 18, 2002
Via Federal Express

Florida Department of State
Division of Corporations
409 E. Gaines Street
Tallahassee, FL 32399

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-09/19/02--01032--013
*****70.00 *****70.00

Re: Accurate Adjusting Services, Inc.

Dear Sir/Madam:

Enclosed please find the following:

1. Original and one copy of Articles of Incorporation of Accurate Adjusting Services, Inc.
2. Our check in the amount of \$70.00 payable to Florida Department of State representing the filing fee (\$35.00) and registered agent fee (\$35.00).

Please file the articles of incorporation and return a file stamped . copy.

Thank you for your attention to this matter.

Very truly yours,

LAW OFFICES OF DOUGLAS MARK KRAMER, P.A.

By: 

Robert H. Yaffe

RHY/em
Encls.

CB920

**ARTICLES OF INCORPORATION
OF
ACCURATE ADJUSTING SERVICES, 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

The name of the corporation shall be: **ACCURATE ADJUSTING SERVICES, INC.**

ARTICLE II. - Nature of Business

This corporation may engage or transact in any or all lawful activities or businesses 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 500 shares of common stock having \$1.00 par value. The corporation will begin business with \$500.00 in capital. The proceeds of stock subscribed for will be at least as much as the amount necessary to begin business.

ARTICLE IV. - Principal Place of Business

The street address of the initial principal place of business of the corporation shall be 19355 Turnberry Way, #25L, Aventura, Florida 33180, or such other location as the Board of Directors may designate.

ARTICLE V. - Term of Existence

This corporation shall exist perpetually.

ARTICLE VI. - Board of Directors

The business of this corporation shall be managed by its Board of Directors. The corporation shall have three (3) directors initially. The number of directors may be either increased or diminished from time to time as provided in the bylaws but shall never be less than one.

ARTICLE VII. - Initial Board of Directors

The names and addresses of the initial Board of Directors are as follows:

Scott Brown	19355 Turnberry Way, #25L, Aventura, Florida 33180
Martin Cohen	19355 Turnberry Way, #25L, Aventura, Florida 33180
Joyce Cohen	19355 Turnberry Way, #25L, Aventura, Florida 33180

ARTICLE VIII. - Officers

The names and addresses of the officers of the corporation are:

President:	Scott Brown	19355 Turnberry Way, #25L, Aventura, Florida 33180
Vice President:	Martin Cohen	19355 Turnberry Way, #25L, Aventura, Florida 33180
Secretary:	Joyce Cohen	19355 Turnberry Way, #25L, Aventura, Florida 33180
Treasurer:	Joyce Cohen	19355 Turnberry Way, #25L, Aventura, Florida 33180

ARTICLE IX. - Subscriber

The name and street address of the subscriber of this corporation is:

Scott Brown
19355 Turnberry Way, #25L, Aventura, Florida 33180

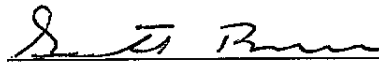
ARTICLE X. - Indemnification

The corporation shall indemnify any stockholder(s) managing the affairs of the corporation, to the full extent permitted by law.

ARTICLE XI. - Registered Office and Registered Agent

The street address of the initial registered office of this corporation is 11900 Biscayne Boulevard, Suite 266, Miami, Florida 33181, and the name of the initial registered agent of this corporation at that address is Robert H. Yaffe.

IN WITNESS WHEREOF, the undersigned has made and subscribed to these Articles of Incorporation at Miami, Miami-Dade County, Florida, for the uses and purposes aforesaid, this 18th day of September, 2002.



Scott Brown
Subscriber

STATE OF FLORIDA)
)ss:
MIAMI-DADE COUNTY)

BEFORE ME, the undersigned authority, personally appeared **Scott Brown**, known to me to be the person who executed the foregoing Articles of Incorporation, and he acknowledged before me that he executed said instrument for the purposes therein stated.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal in the County and State aforesaid this 18th day of September, 2002.



NOTARY PUBLIC
State of Florida at Large

ACCEPTANCE BY REGISTERED AGENT

The undersigned hereby accepts the foregoing appointment as registered agent for
ACCURATE ADJUSTING SERVICES, INC., and agrees to comply with the provisions of these
Articles and the applicable Florida Statutes.

Dated this 18 day of September, 2002.



Robert H. Yaffe
Registered Agent

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA