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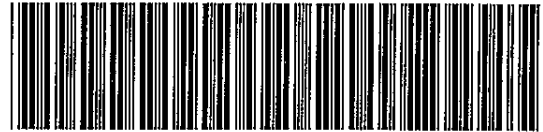
(Business Entity Name)

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12/11/03--01029--001 **79, 75

EFFECTIVE DATE
01/05/2004

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

04 JAN - 7 PM 2:58

FILED



FLORIDA DEPARTMENT OF STATE
Glenda E. Hood
Secretary of State

December 22, 2003

DAVID J MURPHY, ATTORNEY
14217 THIRD ST
DADE CITY, FL 33523-3828

SUBJECT: B & B MANAGEMENT SERVICES, INC.
Ref. Number: W03000038939

DEPARTMENT OF STATE
DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

04 JAN -7 PM 12:18

RECEIVED

We have received your document for B & B MANAGEMENT SERVICES, INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity.

Please select a new name and make the correction in all appropriate places. One or more major words may be added to make the name distinguishable from the one presently on file.

Adding "of Florida" or "Florida" to the end of a name is not acceptable.

An effective date **may** be added to the Articles of Incorporation **if a 2004 date is needed**, otherwise the date of receipt will be the file date. **A separate article must be added to the Articles of Incorporation for the effective date.**

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6855.

Tammy Hampton
Document Examiner
New Filings Section

Letter Number: 703A00068241

GREENFELDER, MANDER, MURPHY, DWYER & MORRIS

ATTORNEYS AT LAW

14217 THIRD STREET, DADE CITY, FLORIDA 33523-3828

Glen E. Greenfelder M.S., J.D.
A.R. "Chip" Mander, III* J.D.
David J. Murphy J.D.
Daniel L. Dwyer** J.D.
Kimberly C. Morris*** J.D.

Dade City 352-567-0411
Brooksville 352-796-7900
Fax - Family Law 352-567-7758
Fax - Criminal Law 352-567-8457
Fax - Personal Injury Law 352-567-8457
Fax - Real Estate Law 352-567-7758

Legal Assistants:
Larry Fugate J.D.
Tricia Hall B.A.
Deborah L. Parks CLA
Doyle Springfield A.S.

* Board Certified in Criminal Law
** Also Admitted to Ohio Bar
*** Also Admitted to Georgia and Kentucky Bars

Email -- GreenfelderMander@DadeCityLaw.net

December 9, 2003

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

Re: Articles of Incorporation for **B & B RISK MANAGEMENT SERVICES, INC.**

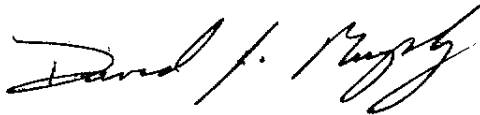
Gentlemen:

Enclosed is an original and one copy of Articles of Incorporation for the above named corporation. Please file the original and certify and return the copy to our office.

Enclosed is our check in the amount of \$78.75 for your fees for filing the Articles and the Registered Agent Certificate, and for certifying the copy.

Sincerely,

GREENFELDER, MANDER, MURPHY,
DWYER & MORRIS



David J. Murphy

DJM/kw

Enclosures

ARTICLES OF INCORPORATION
OF
B & B RISK MANAGEMENT SERVICES, INC.

FILED

04 JAN -7 PM 2:58

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

EFFECTIVE DATE
01/05/2004

The undersigned, acting as Incorporator of a corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation for such corporation.

ARTICLE I - NAME

The name of this corporation is B & B Risk Management Services, Inc.

ARTICLE II - EFFECTIVE DATE

The effective date of this corporation shall be January 5, 2004.

ARTICLE III - DURATION

This corporation shall have perpetual existence commencing on the date of the filing of these Articles with the Department of State.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue one hundred (100) shares of One Dollar (\$1.00) par value common stock which shall be designated as "common shares".

Such common stock shall be issued as "small business corporation" stock in accordance with a plan or plans under the provisions of Section 1244 of the Internal Revenue Code of 1954.

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The initial street address of the principal office of the corporation and the mailing address of the corporation is 7424 Forbes Road, Zephyrhills, FL 33540. The street address of the initial registered office of this corporation 7424 Forbes Road, Zephyrhills, FL 33540. The name and address of the initial registered agent of this corporation is:

DAVID J. MURPHY, ESQUIRE
14217 Third Street
Dade City, Florida 33523

ARTICLE VI - INCORPORATORS

The names and addresses of the incorporators signing these Articles are:

Mark D. Betten	7424 Forbes Road Zephyrhills, FL 33540
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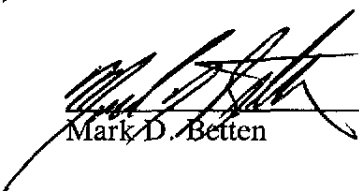
ARTICLE VII - INDEMNIFICATION

The corporation shall indemnify any officer or director or any former officer or director to the full extent permitted by law.

ARTICLE VIII - AMENDMENT

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation or any amendment thereto by a majority vote of the shareholders, if shares have been issued; and if not, then by a majority of the directors. Any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF the undersigned incorporator has executed these Articles of Incorporation on the 31 day of December, 2003.



Mark D. Betten


STATE OF FLORIDA

COUNTY OF PASCO

BEFORE ME, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared Mark D. Betten, known by me to be the person who executed the foregoing Articles of Incorporation, and who acknowledged before me that he executed these Articles of Incorporation and who furnished as proof of identification:

FL Drivers License.

IN WITNESS WHEREOF I have set my hand and seal in the state and county above this 31st day of December, 2003.



Notary Public: _____

My Commission Expires:

KATHERINE A. WILLIAMS
Notary Public, State of Florida
My Commission Expires, Dec. 6, 2004
Com. No. CC968627

**CERTIFICATE DESIGNATING REGISTERED AGENT AND
PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF
PROCESS WITHIN FLORIDA, AND ACCEPTANCE OF
AGENT UPON WHOM PROCESS MAY BE SERVED**

In compliance with Sections 48.091 and 607.0501, Florida Statutes, the following is submitted:

That B & B Risk Management Services, Inc. desiring to organize or qualify under the laws of the State of Florida, with its principal place of business at 7424 Forbes Road, Zephyrhills, FL 33540, has named David J. Murphy, whose address is 14217 Third Street, Dade City, Florida 33523, as its agent to accept service of process within Florida.

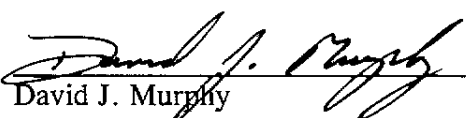
DATED: 12/31/03

SIGNED: 
Mark D. Betten

ACCEPTANCE

Having been named to accept service of process for the above-named corporation at the place designated in this certificate, the undersigned hereby agrees to act in this capacity; and I further agree to comply with the provisions of all statutes relative to the proper performance of my duties.

DATED: 1/5/04


David J. Murphy
Registered Agent