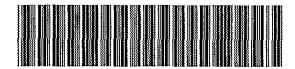
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Ron T. Mackail & Associates, P.A. Accountants

Ron T. Mackail Edward C. Sterling Dawn Malone Siebrecht Jean M. Crane 636 US Highway One Suite 118 North Palm Beach, FL 33408-4611 (561) 881-1488 (561) 881-1490 Facsimile

Jodi DiCocco

April 26, 2004

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

RE: C. PEDUTO INSURANCE AGENCY, INC.

Dear Sir/Madam:

Enclosed herewith please find an original and one (1) copy of the Articles of Organization for Florida Corporation for C. Peduto Insurance Agency, Inc.. Please certify the copy and return to the undersigned. Also, enclosed is a check in the amount of \$78.75, to cover the filing fee and registered agent fee.

Please contact our office, at the above number, if you need additional information.

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Respectfully yours,

Pamela Robinson

Secretary to Ron T. Mackail

For the Firm

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Enclosures

ARTICLES OF INCORPORATION

OF

C. PEDUTO INSURANCE AGENCY, INC.

We, the undersigned, for the purpose of forming a corporation under the Florida Statute 607, do hereby adopt the following Articles of Incorporation.

The name of this corporation shall be: C. Peduto Insurance Agency, Inc.

ARTICLE TWO

The purpose for which this corporation is formed is to engage in insurance sales. In addition to the above mentioned purpose, the corporation shall have the power to engage in any other business or activity permitted under the laws of the United States and the State of Florida.

ARTICLE THREE

The maximum number of shares of stock which this corporation shall have outstanding at any time shall be 7500 shares of common stock with \$1.00 par value. The consideration to be paid for each share of stock shall be \$1.00 in money, property or services, or as fixed by the Board of Directors. The proceeds of the stock subscribed for shall be the amount necessary to begin the business of the corporation at the time the stock certificates are issued and the corporation otherwise activated.

ARTICLE FOUR

The amount of capital with which this corporation shall begin business is \$100.00

ARTICLE FIVE

This corporation shall have perpetual existence.

ARTICLE SIX

The principal office of this corporation is located at:

2127 10th Avenue, North Lake Worth, FL 33461

The Board of Directors shall have the power to establish branch offices and places of business of this corporation at any place in the State of Florida, or any other state, territory of district of the United States, or in any foreign country, as they deem necessary for the best interest of the corporation. Pursuant to Florida Statutes, the following person is designated as the Registered Agent to accept service of process on behalf of the corporation:

Catherine Peduto

The following address is designated as the registered office for this corporation:

2127 10th Avenue, North Lake Worth, FL 33461

ARTICLE SEVEN

The name and post office address of each subscriber to these Articles of Incorporation, the number of shares of stock each agrees to take and the value therefore are as follows:

Catherine Peduto 2127 10th Avenue, North Lake Worth, FL 33461 Patrick J. Peduto 2127 10th Avenue, North Lake Worth, FL 33461

75 Shares

25 Shares

ARTICLE EIGHT

There shall be two Directors initially. The name and post office address of the first Officer and Director of the corporation, who shall hold office for the first year of the corporation's existence or until his/her successors have been elected and qualified are as follows:

President Catherine Peduto

2127 10th Street, North Lake Worth, FL 33461

Vice President Patrick J. Peduto

2127 10th Street, North Lake Worth, FL 33461

Secretary/Treasurer Catherine Peduto

2127 10th Street, North Lake Worth, FL 33461

ARTICLE NINE

The corporation reserves the right to amend, alter, change or repeal any provisions contained in these Articles of Incorporation, in the manner now or hereafter prescribed in Statute and all rights conferred upon stockholders herein are granted subject to this reservation.

ARTICLE TEN

All of the subscribers to these Articles of Incorporation are over the age of 18 years, are sui juris and citizens of the United States, Stock certificates issued by this corporation shall be issued unless and until the same are paid for in full with cash, or its equivalent. Stock certificates shall not be valid unless signed and issued by the President and attested by the Secretary, who shall affix the corporate seal thereon.

ARTICLE ELEVEN

Nothing in these Articles of Incorporation shall be taken to limit the power of this corporation and this corporation shall have all of the rights and powers that are expressly stated under Florida Statutes and laws.

IN WITNESS WHEREOF, we have hereunto subscribed our names this _______ day of _______.

Subscriber - Catherine Peduto

Registered Agent - Catherine Peduto

"I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation."

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