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ROSS & BURGER, P.A.

A PROFESSIONAL ASSOCIATION
GROVE PLAZA - SEVENTH FLOOR
2900 SOUTHWEST 28TH TERRACE
MIAMI, FLORIDA 33133

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95 AUG 11 PM 2:46

REGISTRATION STATE
SOUTH FLORIDA FLORIDA

August 9, 1995

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

Re: INSURER'S ANTI-FRAUD INVESTIGATORS, INC.
Fax Audit Number: H95000008760

To Whom it may concern:

Enclosed is an original and one copy of the Articles of Incorporation of Insurer's Anti-Fraud Investigators, Inc., and our check, No. 1367, in the amount of \$122.50, representing fees for filing, designation of Registered Agent, and one Certified Copy.

Please be advised that the corporate name "Insurer's Anti-Fraud Investigators, Inc." Has been reserved via computer link under the account: Timothy W. Ross, P.A., Account No. 076535002461, and confirmed by Fax Audit Number H95000008760.

Thank you for your assistance.

ROSS & BURGER, P.A.

Attorneys for Incorporator, 800001558268

Jed A. Burger

Grove Plaza, Seventh Floor

2900 S.W. 28th Terrace

Miami, Florida 33133

(305) 441-2470

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By: 
Jed A. Burger, Esq.

JB:ah
enc.

BT/11/4

8/09/95
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FLORIDA DIVISION OF CORPORATIONS

PUBLIC ACCESS SYSTEM

((H95000008760)) ELECTRONIC FILING COVER SHEET
TO: DIVISION OF CORPORATIONS FROM: TIMOTHY W. ROSS, P.A.
DEPARTMENT OF STATE 2900 SW 28TH TERRACE
STATE OF FLORIDA GROVE PLAZA
409 EAST GAINES STREET MIAMI FL 33133- 0000

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TALLAHASSEE, FL 32399 CONTACT: TIMOTHY W ROSS
FAX: (904) 922-4000 PHONE: (305) 442-1700
FAX: (305) 442-2559

((H95000008760)) DOCUMENT TYPE: CORPORATE NAME RESERVATION
NAME: INSURER'S ANTI-FRAUD INVESTIGATORS, INC.
FAX AUDIT NUMBER: H95000008760 CURRENT STATUS: REQUESTED
DATE REQUESTED: 08/09/1995 TIME REQUESTED: 13:23:17
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Fax Audit
number on the top and bottom of all pages of the document.

((H95000008760))
** ENTER 'M' FOR MENU. **
ENTER SELECTION AND <CR>:

REC'D
95 AUG 11 PM 2:46
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
INSURER'S ANTI-FRAUD INVESTIGATORS, INC.

The undersigned, desiring to form a Corporation in accordance with the laws of the State of Florida, adopts the following Articles of Incorporation:

ARTICLE I - NAME

The name of the Corporation shall be INSURER'S ANTI-FRAUD INVESTIGATORS, INC.

ARTICLE II - REGISTERED OFFICE AND PRINCIPAL PLACE OF BUSINESS

The street address of the initial registered office, principal place of business, and mailing address of the Corporation shall be 2900 S.W.28th Terrace, Seventh Floor, Miami, Florida 33133.

ARTICLE III - NAME AND ADDRESS OF REGISTERED AGENT

The name and address of the initial registered agent of the Corporation is Jed A. Burger, Grove Plaza, Seventh Floor, 2900 S.W. 28th Terrace, Miami, Florida 33133.

ARTICLE IV - NATURE OF BUSINESS

The purpose for which this Corporation is organized shall be to engage in every aspect of investigation, consulting, training, and research. This Corporation may also engage in or transact any or all other lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE V - DURATION

The term of existence of this Corporation is perpetual, which shall commence upon the filing of these Articles of Incorporation with the Secretary of State of the State of Florida.

ARTICLE VI - CAPITAL STOCK

The aggregate number of shares which the Corporation is authorized to have outstanding is 500, all of which shall be common shares, with a par value of \$1.00 per share. All stock shall be payable in cash, property, real or personal, or labor or services in lieu of cash, at a just valuation to be fixed by the Board of Directors of this Corporation.

ARTICLE VII - DIRECTORS

This Corporation shall have at least one director, with the exact number of directors to be specified by the shareholders from time to time unless the shareholders shall, by a majority vote hereafter, determine that the Corporation shall be managed by the shareholders. The name and address of the initial director of the Corporation, who shall hold office for the first year or until his successor is duly elected and qualified, shall be:

| | |
|----------------------------|-----------|
| Jed A. Burger | President |
| Grove Plaza, Seventh Floor | |
| 2900 S.W. 28th Terrace | |
| Miami, Florida 33133 | |

ARTICLE VIII - INCORPORATOR

The name and mailing address of the incorporator to these Articles of Incorporation is Jed A. Burger, Grove Plaza, Seventh Floor, 2900 S.W. 28th Terrace, Miami, Florida 33133.

ARTICLE IX - SHAREHOLDER LIABILITY

The private property of the shareholder shall not be subject to the payment of the Corporate debts to any extent whatsoever.

ARTICLE X - INDEMNIFICATION

The Corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law for such acts of the officer or director, or former officer or director, while acting on behalf of the Corporation.

ARTICLE XI - AMENDMENT OF ARTICLES

The Corporation reserves the right to amend these Articles of Incorporation at any time in a manner now or subsequently permitted by applicable law.

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal this

9th day of August, 1995.

Jed A. Burger
Jed A. Burger, Incorporator

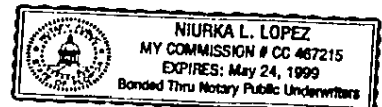
STATE OF FLORIDA)
) SS
COUNTY OF DADE)

BEFORE ME, the undersigned authority, personally appeared Jed A. Burger, known to me to be the person whose name is subscribed to this document, and he acknowledged that he executed the same for the purpose contained within it.

WITNESS my hand and official seal in the State and Country aforesaid, this 9th day of August, 1995.

Niurka L. Lopez
Notary Public, State of Florida at Large

Commission Number and Expiration:



Fax Audit Number H95000008760

ACCEPTANCE OF APPOINTMENT AS REGISTERED AGENT

55 AUG 11 PM 2:46
NOTARY PUBLIC STATE OF FLORIDA

The undersigned, Jed A. Burger, hereby consents and accepts the appointment as registered agent of the foregoing described Corporation and to act in that capacity until such time as this authority is withdrawn in writing, in accordance with applicable law.

Jed A. Burger
Jed A. Burger, Registered Agent

STATE OF FLORIDA)
) SS
COUNTY OF DADE)

BEFORE ME, the undersigned authority, personally appeared Jed A. Burger, known to me to be the person whose name is subscribed to this document, and he acknowledged that he executed the same for the purpose contained within it.

WITNESS my hand and official seal in the State and Country aforesaid, this 7th day of August, 1995.

Niurka L. Lo'ez
Notary Public, State of Florida at Large

Commission Number and Expiration:

