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LAW OFFICES  
OF  
ANDREW N. CASSAS

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ATTORNEY AT LAW

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May 13, 1996

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

RE: DKR INSURANCE ASSOCIATES, INC.

500001824745  
-05/16/96--01071--016  
\*\*\*\*122.50 \*\*\*\*122.50

Dear Sir\Madam:

I have enclosed the original and one copy of Articles of Incorporation relative to the above, along with a check in the amount of One Hundred Twenty-Two Dollars and Fifty Cents (\$122.50) to cover the filing fees. Kindly return one certified copy of the Articles of Incorporation in the enclosed stamped, self-addressed envelope.

If you have any questions concerning the above, please contact me at 954/722-3100.

Thank you for your courtesy in this matter.

Sincerely,



Andrew N. Cassas

ANC:bw  
Enclosures

FILED  
95 MAY 16 AM 7:38  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

B. REGISTER MAY 23 1996

ARTICLES OF INCORPORATION  
OF  
DKR INSURANCE ASSOCIATES, INC.

FILED  
96 MAY 16 AM 7:38  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned subscribers to these Articles of Incorporation, natural persons competent to contract, hereby form a corporation for profit under the laws of the State of Florida.

ARTICLE I - NAME

The name of the corporation is DKR INSURANCE ASSOCIATES, INC.

ARTICLE II - NATURE OF BUSINESS

The general character, purpose and nature of business to be transacted by this corporation is as follows:

(a) To acquire by purchase, lease or otherwise, lands and interest in lands, and to own, hold, improve, develop and be erected, on any lands owned, held or occupied by the corporation, buildings or other structures, now or hereafter erected on any lands owned, held or occupied, and to encumber or dispose of any lands, or interest in lands, and any buildings or other structures, at any time owned or held by the corporation. To buy, sell, mortgage, exchange, lease, hold for investment or otherwise use and operate real estate of all kinds improved, or any right of interest therein.

(b) To acquire, by purchase, lease, manufacture or otherwise, any personal property deemed necessary or useful, in the equipment, furnishing, improvement, development or management of any property, real or personal, at any time owned, held or occupied by the corporation, and to invest, trade, lease, rent, encumber or dispose of any personal property at any time owned or held by this corporation.

(c) To carry on in any capacity any business or trade deemed legal in the State of Florida.

(d) To contract debts and borrow money, issue and sell or pledge bonds, debentures, notes and other evidences of indebtedness, and to execute such mortgages, transfers or corporate property, or other instruments to secure the payment of corporate indebtedness as required.

(e) To purchase the corporate assets of any other corporation and engage in the same or other character of business.

(f) To become a partner with any person or persons, corporation, or any other business entity and engage in the same or other or any character of business legal in the State of Florida.

(g) To guarantee, endorse, purchase, hold, sell, transfer, mortgage, pledge or otherwise acquire or dispose of the shares of capital stock of, or any bonds, securities, or other evidences of indebtedness created by any other corporation of the State of Florida or any other state or government, and while owner of such stock, to exercise all the rights, powers and privileges of ownership, including the right to vote such stock.

(h) To enter into, make, perform and carry out contracts and agreements of every kind, for any lawful purpose, without limit as to amount, with any firm, association or corporation; and to transact any further and other business necessarily connected with the purposes of this corporation, or calculated to facilitate the same.

(i) To carry on any or all of its operations and business, and to promote its objects within the State of Florida or elsewhere, without restriction as to place or amount; and to have, use, exercise and enjoy all of the general powers of like corporations.

(j) To do any or all of the things herein set forth to the same extent as natural persons might or could do; and in any part of the world as principals, agents, contractors or otherwise, alone or in company with others, and to do and perform all such things and acts as may be necessary, profitable or expedient in carrying on any of the business or acts above named.

The intention is that none of the objects and powers as hereinabove set forth, except where otherwise specified in this Article, shall be in anywise limited or restricted by reference to or inference from the terms of any other objects, powers or clauses of this Article or any other Articles, but that the objects and powers specified in each of the clauses and in this Article shall be regarded as independent objects and powers.

### ARTICLE III - CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any time is 500 shares of common stock, each share having a par value of \$1.00. Said authorized shares may be divided into voting and non-voting shares before issuance by action of the Board of Directors; provided, however, that in the event such designation is specifically made by the Board of Directors, said stock shall be deemed voting.

Authorized capital stock may be paid for in cash, service or property at a just value to be fixed by the Board of Directors of this Corporation at any regular or special meeting.

### ARTICLE IV - INITIAL CAPITAL

The amount of the capital with which this Corporation shall begin business is \$500.00.

#### ARTICLE V - TERM OF EXISTENCE

This Corporation shall have perpetual existence.

#### ARTICLE VI - ADDRESS

The initial street address of the principal office of this Corporation is to be at 1500 North University Drive, Suite 104, Coral Springs, Florida, 33071. The Board of Directors may from time to time designate such other address and place for the principal office of this Corporation as it may see fit.

#### ARTICLE VII - REGISTERED AGENT

Pursuant to Chapters 48.091 and 607.0505, Florida Statutes, the following is submitted in compliance with said Act:

That DKR INSURANCE ASSOCIATES, INC., desiring to organize under the laws of the State of Florida with its principal office as indicated in the Articles of Incorporation at the City of Coral Springs, County of Broward, has named Darrell Riveiro, located at 1500 North University Drive, Suite 104, Coral Springs, Florida, as its registered agent to accept service of process within this State.

#### ACKNOWLEDGEMENT

Having been named to accept service of process for the above stated corporation, at the place designated in this certificate, I hereby accept to act in this capacity and agree to comply with the provisions of said Act relating to keeping open said office.

  
\_\_\_\_\_  
Registered Agent

#### ARTICLE VIII - DIRECTORS

The Corporation shall have one director initially. The number of directors may be increased or diminished from time to time by the By-Laws, but shall never be less than one.

#### ARTICLE IX - INITIAL DIRECTORS

The names and street addresses of the initial directors who shall hold office until their successors are elected and have qualified are as follows:

Darrell Riveiro- 1500 North University Drive, Suite 104, Coral Springs, Florida\*

ARTICLE X - SUBSCRIBERS

The names and street addresses of the subscribers to these Articles of Incorporation, the number of shares agreed to take, and the value of the consideration therefor are as follows:

<u>Name/Address</u>	<u>Number of Shares</u>	<u>Amount</u>
Darrell Riveiro 1500 North University Drive Suite 104 Coral Springs, Florida 33065	500	\$500.00

ARTICLE XI - EFFECTIVE DATE

These Articles of Incorporation shall be effective on the date that the Articles are filed.

ARTICLE XII - AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the stockholders, and approved at a stockholders' meeting by a majority of the stockholders entitled to vote thereon, manifesting their intention that a certain amendment to these Articles of Incorporation be made.

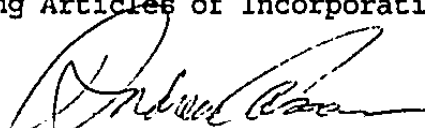
IN WITNESS WHEREOF I have hereunto set my hand and seal, acknowledged and filed the foregoing Articles of Incorporation under the laws of the State of Florida this 13<sup>th</sup> day of May, 1996.

  
\_\_\_\_\_  
DARRELL RIVEIRO

STATE OF FLORIDA :  
: SS.  
COUNTY OF BROWARD :

FILED  
96 MAY 26 AM 7:38  
(Seal)  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

13<sup>th</sup> The foregoing instrument was acknowledged before me on the day of May, 1996, by Darrell Riveiro, who produced \_\_\_\_\_ as identification and who did (did not) take an oath, or who is personally known by me to be the person who executed the above and foregoing Articles of Incorporation and who did (did not) take an oath.

  
\_\_\_\_\_  
Notary Public

Commission No:

