

PA7000074842

August 11, 1997

FILED

97 AUG 28 PM 12: 03

Florida Department of State
Division of Corporations
P.O. Box 6327
Tallahassee FL 32314
Attention: New filing section

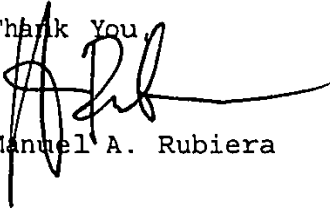
SECRETARY OF STATE 900002272109--7
TALLAHASSEE, FLORIDA -08/20/97--01048--018
****122.50 ****122.50

RE: Articles of Incorporation - W M W Insurance, Inc.

Please file these articles of incorporation and send certified copy and/or any correspondence to:

W M W Insurance, Inc.
12276 57th Road North
Royal Palm Beach, FL 33411

Thank You



Manuel A. Rubiera

PAH
8/28/97
to 97-19439
PAH
8/28/97



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

August 21, 1997

MANUEL A. RUBIERA
12276 57TH RD N
ROYAL PALM BEACH, FL 33411

SUBJECT: W M W INSURANCE, INC.
Ref. Number: W97000019439

We have received your document for W M W INSURANCE, INC. and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The registered agent must sign accepting the designation.

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) 487-6915.

Pamela Hall
Document Specialist

Letter Number: 197A00042415

ARTICLES OF INCORPORATION
OF

W M W Insurance, Inc.
a Florida Corporation

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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
CORPORATE NAME AND PRINCIPAL OFFICE

The name and principal office of this Corporation shall be:
W M W Insurance, Inc.
12276 57th Road North
Royal Palm Beach, FL 33411

ARTICLE II
NATURE OF CORPORATE BUSINESS

The Corporation may engage in or transact any or all activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE III
CAPITAL STOCK

The Corporation is authorized to issue and have outstanding at any one time a total of Five Hundred (500) shares of Common Stock having a par value of One Dollar (\$1.00) per share. The consideration to be paid for each share of stock shall be fixed by the Board of Directors.

ARTICLE IV
PREEMPTIVE RIGHTS

All shareholders of the Corporation shall be vested with full preemptive rights.

ARTICLE V
EXISTENCE

The Corporation shall have a perpetual existence, unless sooner dissolved according to law.

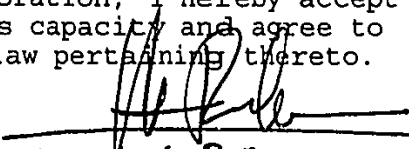
ARTICLE VI
INITIAL REGISTERED AGENT AND INITIAL REGISTERED OFFICE

The Corporation's Initial Registered Agent and Registered Office
in the State of Florida are:

INITIAL REGISTERED AGENT: Manuel A. Rubiera
INITIAL REGISTERED OFFICE: 12276 57th Road North
Royal Palm Bch, FL 33411

ACKNOWLEDGMENT AND CONSENT OF REGISTERED AGENT

Having been named Initial Registered Agent to accept service of
process on the Corporation at the Initial Registered Office
designated in these Articles of Incorporation, I hereby accept
such status and consent to act in this capacity and agree to
comply with all the requirements of law pertaining thereto.


MANUEL A. RUBIERA

Registered Agent *Registered Agent*

ARTICLE VII
INITIAL DIRECTORS

The number of Directors constituting the Initial Board of
Directors of the Corporation is one (1). The number of directors
may be increased or decreased from time to time, by the By-Laws
adopted by the shareholders, but shall never be less than one (1)
nor more than seven (7).

ARTICLE VIII
INITIAL DIRECTORS

The name and address of the member of the initial Board of
Directors is:

Manuel A. Rubiera
12276 57th Road North
Royal Palm Beach, FL 33411

ARTICLE IX
CUMULATIVE VOTING FOR DIRECTORS

At all elections of the directors of this corporation, each
shareholder shall be entitled to as many votes as shall equal the
number of votes which (except for these provisions as to
cumulative voting) he would be entitled to cast for the election
of directors with respect to his shares of stock multiplied by
the number of directors to be elected, and he may cast all such

votes for a singular director, or may distribute them among the number to be voted for, or any two or more of them, as he may fit.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE X
INCORPORATOR

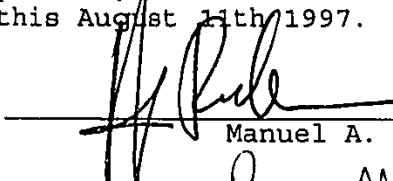
The name and address of the Incorporator executing these Articles of Incorporation is:

Manuel A. Rubiera
12276 57th Road North
Royal Palm Beach, FL 33411

ARTICLE XI

This Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, I, the Incorporator, have executed these Articles of Incorporation this August 11th 1997.



Manuel A. Rubiera
Personally Known

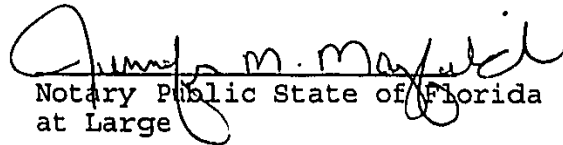
STATE OF FLORIDA)
) ss:
COUNTY OF PALM BEACH)

BEFORE ME, the undersigned authority, an officer duly qualified to administer oaths and take acknowledgments in the State and County aforesaid, personally appeared Manuel A. Rubiera to me known to be the Incorporator described in and who executed the foregoing Articles of Incorporation, and he duly acknowledged to me that he executed the same for the purposes therein expressed.

WITNESS my hand and official seal in Palm Beach County, Florida this August 11, 1997.



Jennifer M Mayfield
My Commission CC588438
Expires Sep. 25, 2000


Notary Public State of Florida
at Large