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KIRK PINKERTON

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FLORIDA DIVISION OF CORPORATIONS

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NAME: GULFWIND INSURANCE GROUP, INC.
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ARTICLES OF INCORPORATION

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

OF

GULFWIND INSURANCE GROUP, INC.

The undersigned, for the purpose of forming a corporation under the Florida Business Corporation Act, Chapter 607 of the Florida Statutes, hereby adopts the following Articles of Incorporation:

Article 1. Name. The name of the Corporation is:

GULFWIND INSURANCE GROUP, INC.

Article 2. Mailing Address. The mailing address of the Corporation is:

7090 Placida Road
Cape Haze, Florida 33946

Article 3. Duration. The duration of the Corporation is perpetual.

Article 4. Purpose. The general purposes for which the Corporation is organized are the following:

A. To engage in and transact any lawful business for which corporations may be incorporated under the Florida Business Corporation Act. No other purpose limits this general purpose in any way.

B. To do such other things as are incidental to the purposes of the Corporation or necessary or desirable in order to accomplish them.

Prepared by: David M. Silberstein, Esq.
Kirk Pinkerton
720 South Orange Avenue
Sarasota, Florida 34236
(941) 364-2481
Atty Bar #0436879

FAX AUDIT # H98-14589

ACCEPTANCE BY REGISTERED AGENT

The undersigned hereby accepts the appointment as Registered Agent of GULFWIND INSURANCE GROUP, INC. which is contained in the foregoing Articles of Incorporation, and agrees to comply with the provisions of all statutes relative to the proper and complete performance of his duties, and accepts the duties and obligations of Section 607.0505, Florida Statutes.

DATED this 6th day of August, 1998.



W. TERRY LYNCH
Registered Agent

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TALLAHASSEE, FLORIDA