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James A. Carney

464 South Shore Drive
Osprey, Florida 34229

Phone 941-966-4755
Email Jim_Carney@Hotmail.com

March 8, 2000

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

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-03/13/00-01081-014
*****70.00 *****70.00

Dear Sirs:

Enclosed please find Articles of Incorporation for new corporation **KRONER
INSURANCE, INC.** and Check # 3484 in the amount of \$70.00 filing fees.

Please contact me at the above address and send and materials to same.

Sincerely,


James A. Carney

2589
W00-7395

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
00 MAR 27 PM 3:27

3/28/00



FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

00 MAR 27 PM 3:27

FLORIDA DEPARTMENT OF STATE

Katherine Harris
Secretary of State

March 20, 2000

JAMES A. CARNEY
464 SOUTH SHORE DRIVE
OSPREY, FL 34229

SUBJECT: KRONER INSURANCE, INC.
Ref. Number: W00000007395

We have received your document for KRONER INSURANCE, INC.. However, the document has not been filed and is being returned for the following:

You must list the corporation's principal office and/or a mailing address in the document.

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) 487-6973.

Claretha Golden
Document Specialist

Letter Number: 700A00015272

**ARTICLES OF INCORPORATION
OF
KRONER INSURANCE, INC.**

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

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The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, do hereby adopt the following Article of Incorporation.

Article 1. Name.

The name of the Corporation is
KRONER INSURANCE, INC.

Article 2. Duration.

The duration of the Corporation is perpetual

Article 3. Purpose.

The general purpose of the Corporation is as follows:

A. To engage in and transact any lawful business for which corporation s may be incorporated under the Florida General Corporations 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.

Article 4. Capital Stock

The aggregate number of shares which the corporation is authorized to issue is 100 shares of common stock. Such shares shall be of a single class and shall have a par value of \$1.00 per share.

Article 5. Initial Registered Office and Agent
And Corporation's Principal office
and Mailing Address

The name and address of the Initial Registered Agent and Office of the Corporation Principal office and Mailing address is as follows:

Katharine Kroner, 5783 Beneva Road, Sarasota,
FL 34233

Article 6. Initial Board of Directors.

The number of Directors constituting the initial Board of Directors is one (1). The number of Directors may be increased or decreased from time to time in accordance with the By-laws but shall never be less than one. The name and address of each initial Director of the Corporation is as follows:

Katharine Kroner, 5783 Beneva Road, Sarasota,
FL 34233

Article 7. Incorporators.

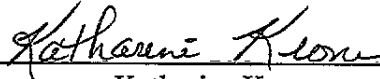
The name and address of each Incorporator is as follows:

Katharine Kroner, 5783 Beneva Road, Sarasota,
FL 34233

Article 8. Amendment.

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

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation on this 9 day of March, 2000

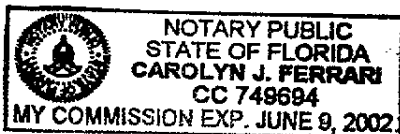


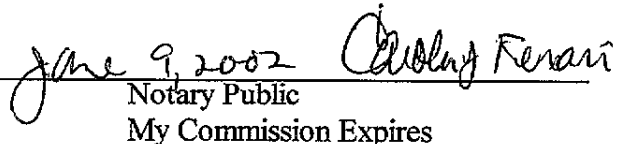
Katharine Kroner
Incorporator

STATE OF FLORIDA
COUNTY OF SARASOTA

Before me personally appeared **Katharine Kroner**, to me well known and known to me to be the person described in and who executed the foregoing Articles of Incorporation and acknowledge to and before me that she executed said instrument for the purpose therein expressed.

WITNESS my hand and official seal this 9th day of March, 2000.

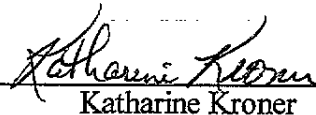



Notary Public
My Commission Expires

ACCEPTANCE BY REGISTERED AGENT

The undersigned hereby accepts the appointment as registered Agent of **KRONER INSURANCE, INC.**, which is contained and forgoing Articles of Incorporation.

Dated this 9th day of March, 2000


Katharine Kroner

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