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TRANSMITTAL LETTER

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

Subject: Ira Cloud Insurance, Inc.

Enclosed are an original and one (1) copy of the Articles of Incorporation and our check for \$87.50, for filing fees, registered agent designation, and a certified copy.

From: Ira L Cloud
3527 Trail Ridge Road
Middleburg, Florida 32068

EFFECTIVE DATE
4-1-00

FILED
00 MAR 24 PM 5:42
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

EFFECTIVE DATE

4-1-00

ARTICLES OF INCORPORATION
OF

FILED
00 MAR 24 PM 5:43
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FIRST: The name of this corporation is:

"IRA CLOUD INSURANCE, INC."

SECOND: The general nature of the business or businesses to be transacted is as follows:

To transact any lawful business and to exercise all powers granted to corporations by the laws of the State of Florida.

THIRD: The maximum number of shares with par value that this corporation is authorized to have outstanding at any one time is one thousand (1000) shares of the par value of zero and no/100 dollars (\$0.00) each.

FOURTH: This corporation is to have perpetual existence. Corporate existence shall commence effective April 1, 2000.

FIFTH: The principal office and mailing address of the corporation will be at 3527 Trail Ridge Road, Middleburg, FL 32068.

SIXTH: The number of its directors shall be one (1) or such other number as the shareholders may from time to time designate but never less than one (1).

SEVENTH: The name and address of the member of the first board of directors, who shall hold office for the first year of the existence of the corporation or until his/her successor or successors are elected or appointed and have qualified is:

NAME

ADDRESS

Ira L Cloud

3527 Trail Ridge Road
Middleburg, Florida 32068

EIGHTH: The name and address of the sole subscriber of the Articles of Incorporation is as follows:

NAME

ADDRESS

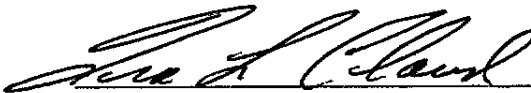
Ira L Cloud

3527 Trail Ridge Road
Middleburg, Florida 32068

NINTH: The street address of the initial registered office of this corporation is 3527 Trail Ridge Road, Middleburg, Florida, 32068 and the name of the initial registered agent of this corporation at that address is Ira L Cloud.

TENTH: This corporation reserves the right to amend, alter, change or repeal any provision contained in its articles of incorporation, in the manner now or hereafter prescribed by statute, and all rights conferred upon stockholders herein are granted subject to this reservation.

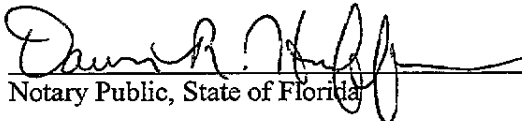
I, THE UNDERSIGNED, being the sole original subscriber herein-before named for the purpose of forming a corporation to do business both within and without the State of Florida, do make, subscribe, acknowledge, and file these articles, hereby declaring and certifying that the facts herein stated are true, and accordingly have hereunto set my hand and seal this 22nd day of March 2000.


Ira L Cloud

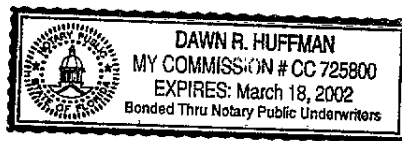
STATE OF FLORIDA)
):ss
COUNTY OF DUVAL)

BE IT REMEMBERED, that on this 22nd day of March 2000, personally came before me, a Notary Public for the State of Florida, IRA L CLOUD party to the foregoing Articles of Incorporation, known to me personally to be such and who did not take an oath, and who acknowledged the said Articles to be the act and deed of the signers and that the facts therein stated are truly set forth.
personally known to me

GIVEN under my hand and seal of office the day and year aforesaid.


Notary Public, State of Florida

Name:



My Commission Expires:


My Commission Number is: ...

CERTIFICATE NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

In compliance with Chapter 48.091, Florida Statutes, the following is submitted.

That IRA L CLOUD, INC., a corporation duly organized and existing under the laws of the State of Florida, has named IRA L CLOUD as its Registered Agent, located at 3527 Trail Ridge Road, Middleburg, Florida, 32068, as its agent to accept service of process within Florida.

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 agreed to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I accept the duties and obligations of Section 607.0505, Florida Statutes.


Ira L Cloud

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