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Kinsey Vincent Pyle

PROFESSIONAL ASSOCIATION
ATTORNEYS AT LAW

Post Office Box 1268
Daytona Beach, Florida 32115-1268
Telephone (904) 252-1561

150 South Palmetto Avenue, Box A
Daytona Beach, Florida 32114
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September 29, 2000

VIA FEDERAL EXPRESS

Corporate Records Bureau
Division of Corporations
Department of State
409 East Gaines Street
Tallahassee, Florida 32301

Re: Creative Risk Solutions, Inc.

Gentlemen:

Enclosed is an original and one copy of proposed Articles of Incorporation for the referenced corporation, together with a check payable to your order covering the following items:

| | |
|--|-------------|
| Filing Fee | \$35.00 |
| Registered Agent Designation | 35.00 |
| Certified Copy of Articles of Incorporation | <u>8.75</u> |

TOTAL \$78.75

Kindly return to us a certified copy of the Articles of Incorporation.

Very truly yours,

J. Doyle Tumbleson

J. Doyle Tumbleson

JDT/ssb
Enclosures

50 YEARS OF EXCELLENCE

Roy E. Kinsey
1917 - 1984

C. Aubrey Vincent, Jr.
1919 - 1977

Frank L. Pyle
1919 - 1988

FILED
00 OCT -2 PM 3:25
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

200003411732-3
-10/02/00-01121-014
*****78.75 *****78.75

EFFECTIVE DATE
09/29/00

DN 10/4/00

**ARTICLES OF INCORPORATION
OF
CREATIVE RISK SOLUTIONS, INC.**

A Florida Corporation

ARTICLE I - NAME

The name of this corporation is: CREATIVE RISK SOLUTIONS, INC.

ARTICLE II - DURATION

These Articles of Incorporation shall become effective upon the date of their execution and acknowledgment, provided these Articles are filed by the Department of State within five (5) days of their signing and acknowledgment. If not, these Articles shall become effective upon the date they are filed by the Department of State.

ARTICLE III - GENERAL PURPOSES

The general purpose for which this corporation is initially organized is to engage in any or all lawful business for which corporations may be incorporated under Florida law.

ARTICLE IV - SHARES

The initial number of shares that this corporation is authorized to have outstanding at any one time is one hundred (100) shares of common stock, each share having the par value of One Dollar (\$1.00).

ARTICLE V - REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation is 150 South Palmetto Avenue, Daytona Beach, Florida 32114. The name of the initial Registered Agent of the corporation is J. Doyle Tumbleson.

ARTICLE VI - PRINCIPAL OFFICE

The street address of the principal office of the corporation is 150 South Palmetto Avenue, Daytona Beach, Florida 32114.

FILED
00 OCT -2 PM 3: 25
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

EFFECTIVE DATE

09/29/00

ARTICLE VII - DIRECTORS

The number of directors constituting the initial board of directors is one (1), and the names and addresses of the persons who are to serve as the members thereof are as follows:

William A. Ohrenberger
150 South Palmetto Avenue
Daytona Beach, Florida 32114


The number of directors may be changed from time to time as provided in the bylaws.

ARTICLE VIII - INCORPORATOR

The name and address of the incorporator of these Articles of Incorporation is as follows:


J. Doyle Tumbleson
150 South Palmetto Avenue
Daytona Beach, Florida 32114

IN WITNESS WHEREOF, the undersigned incorporator does hereby execute and acknowledge these Articles this 29th day of September, 2000.


J. Doyle Tumbleson

STATE OF FLORIDA
COUNTY OF VOLUSIA

The foregoing instrument was acknowledged before me this 29th day of September, 2000, by J. Doyle Tumbleson who is personally known to me and who did not take an oath.


Susan S. Bonner
Notary Public
My Commission Expires



***CERTIFICATE DESIGNATING REGISTERED
AGENT AND STREET ADDRESS FOR
SERVICE OF PROCESS***

Pursuant to Section 48.091, Florida Statutes, CREATIVE RISK SOLUTIONS, INC. hereby designates J. Doyle Tumbleson and 150 South Palmetto Avenue, Daytona Beach, Florida 32114, as its Registered Agent and the street address of its registered office, respectively, for service of process within the State of Florida.

CREATIVE RISK SOLUTIONS, INC.

By: J. Doyle Tumbleson
Incorporator

ACCEPTANCE OF DESIGNATION

I hereby accept the foregoing designation as Registered Agent of CREATIVE RISK SOLUTIONS, INC. for service of process within the State of Florida.

J. Doyle Tumbleson
J. Doyle Tumbleson

FILED
00 OCT -2 PM 3:25
SECRETARY OF STATE
TALLAHASSEE, FLORIDA