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Reply to: Tallahassee Office

Email: travis@katzlaw.com

July 2, 2001

Division of Corporations
Florida Department of State
409 East Gaines Street
Tallahassee, FL 32399-0300


Re: Formation of Two Domestic Corporations

Dear Division of Corporations:

Enclosed please find two checks, each in the amount of \$78.75, accompanying two sets of Articles of Incorporation. Please process the enclosed Articles of Incorporation for Coastal Homeowners Insurance Specialists, Inc. and for Quoters Inc. and prepare a certified copy of each. If you will advise when the certified copies are ready, I will gladly have them picked up at your office.

Please feel free to contact me with any questions.

Sincerely,


Travis L. Miller

FILED
01 JUL -2 AM 8:01
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

RECEIVED
2001 JUL -2 PM 4:41
DEPARTMENT OF STATE
DIVISION OF CORPORATIONS

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*****78.75 *****78.75

J. BRYAN JUL - 3 2001

FILED
01 JUL -2 AM 8:04
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**Articles of Incorporation
of
Quoters Inc.**

The undersigned incorporator, being a natural person over the age of eighteen (18) years and who is competent to contract, hereby forms the following Corporation under the Laws of the State of Florida.

**Article I
Name and Address**

The name of the Corporation shall be Quoters Inc. Its principal office shall initially be located at 2875 NE 191st Street, Suite 300, Miami, Florida 33180. The Corporation may establish and maintain the principal office of the Corporation or other offices at such other places within the State of Florida or elsewhere as may be determined by the Board of Directors.

**Article II
Nature of Business**

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

**Article III
Authorized Stock**

The authorized capital stock of the Corporation shall consist of 1000 shares of a single class of Common Stock with a par value of one cent (\$0.01) per share. The stock of the Corporation shall be issued for such consideration as may from time to time be determined by the Board of Directors. Shareholders may enter into agreements with the Corporation and with each other to control or restrict the transfer of stock, with such agreements taking the form of options, rights of first refusal, buy and sell agreements, or any other form of lawful agreement.

**Article IV
Term of Corporate Existence**

The Corporation shall exist perpetually unless and until dissolved according to law.

**Article V
Address of Registered Office and Registered Agent**

The registered office of the Corporation shall be 106 East College Avenue, Suite 1200, Tallahassee, Florida, 32301, and the registered agent of the Corporation at such

office shall be Travis L. Miller. The Board of Directors may from time to time designate a new registered agent or registered office or both.

Article VI
Board of Directors

The business of the Corporation shall be managed by a Board of Directors consisting of not less than one (1) Director. The term of office of the initial Director shall not be for more than one year after the date of incorporation. The size of the Board and the terms of office of Directors may be altered as provided in the Corporation's Bylaws.

Article VII
Initial Director

The name and address of the initial Director of the Corporation are:

Bradley I. Meier
2875 NE 191st Street, Suite 300
Miami, Florida 33180

Article VIII
Transactions in Which Directors or Officers are Interested

A. No contract or other transaction between the Corporation and one or more of its directors or officers, or between the Corporation and any other corporation, firm or entity in which one or more of the Corporation's directors or officers are directors or officers, or have a financial interest, shall be void or voidable solely because of such relationship or interest, or solely because such director or directors is or are present at or participate in the meeting of the Board of Directors or a Committee thereof which authorizes, approves, or ratifies such contract or transaction, or solely because his or their votes are counted for such purpose, if:

1. The fact of such relationship or interest is disclosed or known to the Board of Directors or the Committee which authorizes, approves, or ratifies the contract or transaction by a vote or written consent sufficient for the purpose without counting the votes or consents of such interested director or directors; or
2. The fact of such relationship or interest is disclosed or known to any shareholders of the Corporation entitled to vote thereon, and they authorize, approve, or ratify such contract or transaction by vote or written consent; or
3. The contract or transaction is fair and reasonable as to the Corporation at the time it is authorized by the Board of Directors, a Committee thereof, or the shareholders.

B. Common or interested directors may be counted in determining the presence of a quorum at a meeting of the Board of Directors or of a Committee thereof which authorizes, approves, or ratifies such contract or transaction, and shares held by them may be counted in determining the presence of a quorum at a meeting of shareholders at which action is taken pursuant to this Article.

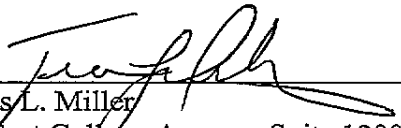
Article IX
Indemnification of Directors and Officers

The Corporation may indemnify, and may insure, its directors and officers to the fullest extent permitted by applicable law.

Article X
Amendment

These Articles of Incorporation may be amended only by an affirmative vote of a majority of all outstanding shares of voting stock of the Corporation, unless the vote of a larger majority is required by applicable law or by an agreement of the nature referred to in Article III of these Articles.

IN WITNESS WHEREOF, the undersigned incorporator does hereby executed these Articles of Incorporation under the Laws of the State of Florida this 2nd day of July, 2001.



Travis L. Miller
106 East College Avenue, Suite 1200
Tallahassee, Florida 32301

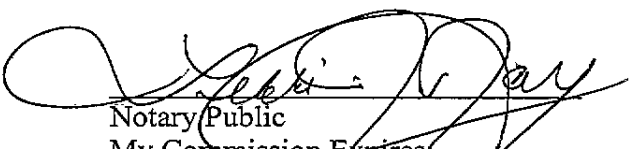
STATE OF FLORIDA
COUNTY OF LEON

I HEREBY CERTIFY that on this day personally appeared before me, the undersigned authority, TRAVIS L. MILLER, to me personally known and known to me to be the person who executed the foregoing instrument and acknowledged before me that he executed the same freely and voluntarily for uses and purposes therein set forth.

IN WITNESS WHEREOF, I have set my hand and official seal on this 2nd day of July, 2001.



Terri J. Jay
My Commission CC819480
Expires April 27, 2003



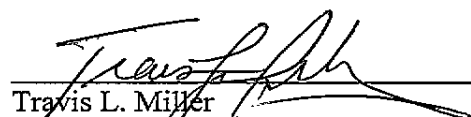
Notary Public
My Commission Expires: _____
Commission Number: _____

FILED
01 JUL -2 AM 8:04
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**Quoters Inc.
Certificate Designating Registered Agent and Registered Office**

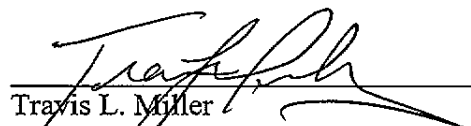
In compliance with Florida Statutes sections 48.091 and 607.0501, the following is submitted:

Quoters Inc., desiring to organize as a corporation under the Laws of the State of Florida, has designated 106 East College Avenue, Suite 1200, Tallahassee, Florida 32301 as its initial Registered Office and has named Travis L. Miller, located at that address, as its initial Registered Agent.


Travis L. Miller
Incorporator

Acceptance of Registered Agent


Having been named to accept service of process for Quoters Inc. at the place designated in its Articles of Incorporation, the undersigned, Travis L. Miller, agrees to act in this capacity, agrees to comply with the provisions of Section 48.091 of the Florida Statutes relative to keeping open such office, and is familiar with, and accepts the obligations provided for in, Section 607.0501, Florida Statutes.



Travis L. Miller

STATE OF FLORIDA
COUNTY OF LEON

I HEREBY CERTIFY that on this day personally appeared before me, the undersigned authority, TRAVIS L. MILLER, to me personally known and known to me to be the person who executed the foregoing instrument and acknowledged before me that he executed the same freely and voluntarily for uses and purposes therein set forth.

IN WITNESS WHEREOF, I have set my hand and official seal on this 2nd day of July, 2001.

 Terri J. Jay
My Commission CC819480
Expires April 27, 2003


Notary Public
My Commission Expires: _____
Commission Number: _____