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LAW OFFICES OF

KATHRYN M. O'BRIEN

KATHRYN M. O'BRIEN
W.G. BOSTICK, JR.

Attorneys and
Counselors at Law

31-57TH Street N.
St. Petersburg, FL 33710

Telephone (727) 345-6647
Telecopier (727) 345-6732
E-mail wgb@gte.net

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

August 3, 2001

Secretary of State
Division of Corporation
P.O. Box 6327
Tallahassee, Florida 32314

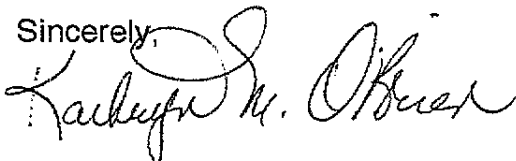
Re: MSR INSURANCE & FINANCIAL SERVICES, INC.
CNA MARKETING, INC.

Dear Sir:

Enclosed, please find the original plus one copy of the Articles of Incorporation for the above-titled business entities for filing along with two (2) checks, each in the amount of \$78.75. Once the Articles for each corporation have been stamped in, please return the certified copy to this office.

Your prompt attention to this matter is greatly appreciated.

Sincerely,



Kathryn M. O'Brien, Esquire

KOB:llm

Enclosure

FILED
01 AUG -7 AM 10:57
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

REGISTER AUG 13 2001

ARTICLES OF INCORPORATION
OF
M S R INSURANCE & FINANCIAL SERVICES, INC.

FILED
01 AUG -7 AM 10:57
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

THE UNDERSIGNED, hereby executes the following for the purposes of forming a corporation under the Laws of the State of Florida providing the formation, liabilities, rights, privileges, and immunities of a corporation for profit.

ARTICLE I - NAME

The name of the Corporation shall be M S R INSURANCE & FINANCIAL SERVICES, INC., doing business at 9361 Merrimoor Boulevard, Largo, Florida 33277.

ARTICLE II - PURPOSE

The Corporation is organized for the purposes of any and all lawful business under the laws of the State of Florida and the United States of America.

ARTICLE III - CAPITAL STOCK

The authorized capital stock of the Corporation shall be common stock divided into 100 shares at one dollar, par value, each. Said stock shall be issued by the Board of Directors for such consideration as they deem equivalent to the market value thereof; or for labor, services or stock, and at a just valuation to be fixed by the Board of Directors or issued as partly paid when so ordered by the Board of Directors.

ARTICLE IV - PREEMPTIVE

Every shareholder, upon the sale for cash of any new stock of this Corporation, or of the same kind, class, or series, as that which he already holds, shall have the right to purchase his

pro-rata share thereof, (or as nearly as may be done without the issue of fractional shares of fractional shares), at the price at which it is offered to others.

ARTICLE V - EXISTENCE

The Corporation shall have perpetual existence unless sooner dissolved according to law.

ARTICLE VI - INITIAL REGISTERED AGENT

The street address of the initial registered office of the Corporation is 31-57th Street N., St. Petersburg, Florida. 33710. The name of the initial registered agent at that address is KATHRYN M. O'BRIEN.

ARTICLE VII INITIAL BOARD OF DIRECTORS

The Corporation shall have one director initially. The number of Directors may be increased or decreased from time to time by the by-laws. The name and address of the initial Director is PAULA RASPOPOVICH, 9361 Merrimoor Boulevard, Largo, Florida 33277. Fl. 33763.

ARTICLE VIII - INCORPORATORS

The names and addresses of the persons signing these articles of incorporation are as set out above in Article VII.

ARTICLE IX - POWERS OF DIRECTORS

The Directors shall have all powers granted under the laws of the State of Florida and the power to hold their meetings and to have one or more offices and to keep the books of the Corporation, except the original or duplicate stock ledger, outside the original County of its initial registered office, and the State of Florida, at such place or places as from time to time may be designated by the by-laws or a resolution of the Board of Directors.

Members of the Board may participate in regular meetings by means of conference phone permitted by law.

ARTICLE X - INDEMNIFICATION

The Corporation shall indemnify any officer, director or any former officer or director, to the full extent permitted by law.

ARTICLE XI-AMENDMENT

This corporation reserves the right to amend or repeal any provisions contained in these Articles, or any amendment thereto, and any and all rights conferred upon the shareholders is also subject to this reservation.

ARTICLE XII - COMMENCEMENT OF EXISTENCE

The corporation shall be deemed to have commenced its existence upon the filing of these articles with the Secretary of State.

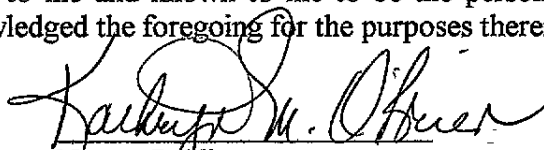
In witness whereof, this 18th day of July, 2001 I have subscribed my name and seal this

18th day of July, 2001.


PAULA RASPOPOVICH,
Incorporator

STATE OF FLORIDA
COUNTY OF PINELLAS

On this 18th day of July, 2001 personally appeared PAULA RASPOPOVICH, personally known to me and known to me to be the person whose name is subscribed above and that she acknowledged the foregoing for the purposes therein contained.


Notary Public



Kathryn M. O'Brien
MY COMMISSION # CC850721 EXPIRES
June 29, 2003
BONDED THRU TROY FAIN INSURANCE, INC.

FILED


01 AUG -7 AM 10:57

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

My Commission Expires:

ACCEPTANCE OF DESIGNATION OF REGISTERED AGENT

I, KATHRYN M. O'BRIEN, ESQ., hereby accept my designation as registered agent for M S
R INSURANCE & FINANCIAL SERVICES, INC., and do hereby state that I am familiar with
and accept the obligation of that position as set forth by Florida Law.


KATHRYN M. O'BRIEN, ESQUIRE