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October 19, 2001

Florida Department of State
Division of Corporations
409 E. Gaines Street
Tallahassee, FL 32399

300004650593--6
-10/23/01--01073--003
*****70.00 *****70.00

Re: Incorporation

Dear Sir/Madam:

Enclosed herewith please find an original and one copy of the Articles of Incorporation for Skivington Insurance Agency, Inc. along with a check in the amount of \$70.00 to cover your costs associated with filing the same. Please file the enclosed and forward a date stamped copy of the articles to the undersigned in the self-addressed, stamped envelope enclosed for your convenience.

Should you have any questions, please do not hesitate to call.

Sincerely,


Tracy Lee Longo,
Assistant to Paul A. Krasker

/tll
Enclosures

FILED
01 OCT 23 PM 4:03
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION
OF
SKIVINGTON INSURANCE AGENCY, INC.**

FILED
01 OCT 23 PM 4:00
SECRETARY OF STATE
TALLAHASSEE FLORIDA

The undersigned hereby establishes the following for the purpose of becoming a Corporation under the laws of the State of Florida, by and under the provisions of the Statutes of the State of Florida providing for the formation, liability, rights, privileges and immunities of a Corporation for profit.

**ARTICLE I
Name of Corporation**

The name of this Corporation shall be SKIVINGTON INSURANCE AGENCY, INC. (the "Corporation").

**ARTICLE II
Mailing Address and Principal Place of Business**

The mailing address and principal place of business of the Corporation is 9670 Pine Trail Court, Lake Worth, Florida 33467.

**ARTICLE III
Purpose**

This Corporation is organized for the following purposes:

- (a) To have and to exercise all the powers now or hereafter conferred by the laws of the State of Florida upon corporations organized pursuant to the laws under which the Corporation is organized and any and all acts amendatory thereof and supplemental thereto.
- (b) For the purpose of transacting any or all lawful business.
- (c) To do any and everything pertinent to the above.

**ARTICLE IV
Capital Stock**

This Corporation is authorized to issue One Thousand (1,000) shares of One Dollar (\$1.00) par value common stock.

ARTICLE V
Preemptive Rights

Every Shareholder, upon the sale for cash of any new stock of this Corporation of the same kind, class or series as that which she already holds, shall have the right to purchase his pro rata share thereof (as nearly as may be done without the issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI
Corporate Duration

This Corporation shall have perpetual duration unless sooner dissolved by law.

ARTICLE VII
Initial Registered Office and Agent

The street address of the initial registered office of this Corporation is 625 North Flagler Drive, 9th Floor, West Palm Beach, FL 33401, and the name of the initial registered agent of this Corporation at that address is Paul A. Krasker.

ARTICLE VIII
Initial Board of Directors

This Corporation shall have one (1) director initially. The number of directors may be increased from time to time by the By-Laws but shall never be less than one (1). The name and address of the initial director of this Corporation are as follows:

Cecilia S. Skivington

9670 Pine Trail Court
Lake Worth, FL 33467

ARTICLE IX
By-Laws

The power to adopt, alter, amend or repeal By-Laws shall be vested in the Board of Directors and the shareholders.

ARTICLE X
Indemnification

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

ARTICLE XI
Incorporator

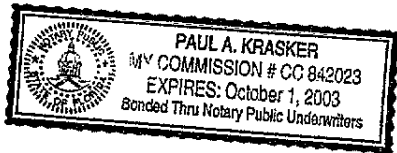
The name and address of the person signing these Articles are as follows: Cecilia S. Skivington, 9670 Pine Trail Court, Lake Worth, Florida 33467.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this ____ day of October, 2001.

Cecilia Skivington
CECILIA S. SKIVINGTON

STATE OF FLORIDA)
COUNTY OF PALM BEACH)

The foregoing instrument was acknowledged before me this 10th day of October, 2001, by Cecilia S. Skivington, as Incorporator of SKIVINGTON INSURANCE AGENCY, INC., on behalf of the Corporation, and she is personally known to me or has produced _____ as identification and did take an oath.



(NOTARY STAMP)

Paul A. Krasker
Notary Name: _____
Notary Public
Serial (Commission) Number
(if any) _____

I hereby accept appointment as Registered Agent of SKIVINGTON INSURANCE AGENCY, INC. as provide in Article VII, hereof.

Paul A. Krasker
Paul A. Krasker
Registered Agent