P01000113169

November 20, 2001

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

800004694288--E -1/27/01--01013--016 ****122.50 *****78.75

SUBJECT: SALV PERSAUD'S INSURANCE AGENCY, INC.

Enclosed is an original and one (1) copy of the Articles of Incorporation. Also enclosed is a check in the amount of \$122.50 to cover the costs of filing fees and a certified copy.

Please send certified copy to the following address:

OI NOV 20 AM 10: 53 SECRETARY OF STATE ALLAHASSEE, FLORIO

Sandra A. Persaud

3301 NW 47th Terrace #304

Lauderdale Lakes, FL 33319

Please expedite soonest since needed for Dec 1,2001

Thank you / DINS

FILED

01 NOV 26 AM 10: 56

SECRETARY OF STATE TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION OF

SALV PERSAUD'S INSURANCE AGENCY, INC.

I, THE UNDERSIGNED, desiring to form a corporation under the laws of the State of Florida, providing for the formation, liabilities, rights, privileges, and immunities of corporations for profit, DO HEREBY CERTIFY AS FOLLOWS:

ARTICLE I NAME

The name of this Corporation shall be SALV PERSAUD'S INSURANCE AGENCY, INC.

ARTICLE II CORPORATE EXISTENCE

This corporation shall have perpetual existence unless sooner dissolved according to law.

ARTICLE III PURPOSES

This Corporation is organized for the purpose of transacting any and all lawful business for which corporations may be formed under Chapter 607 of the Florida Statutes.

ARTICLE IV STOCK

This corporation is authorized to issue 500 shares of common stock with a par value of \$1.00 per share.

ARTICLE V REGISTERED AGENT

The street address of the initial registered office of this Corporation is 2500 E. Hallandale Beach Blvd., Florida 33009 and the name and business address of the initial registered agent is Sandra A. Persaud, 2500 E. Hallandale Beach Blvd. Ste. V, Hallandale Beach, FL 33009

DIRECTORS

This corporation shall have two directors initially. The number of directors may be increased or diminished from time to time as provided in the Bylaws, but shall never be less than one. The names and addresses of the directors of this Corporation are:

Sandra A. Persaud 3301 NW 47th Terrace, #304 Lauderdale Lakes, FL 33319

Hans Despagne 3702 SW 52nd Avenue, #103 Pembroke Park, FL 33023

ARTICLE VII INCORPORATOR

The name and address of the incorporator of this Corporation is Sandra A. Persaud, 3301 NW 47th Terrace, #304, Lauderdale Lakes, FL 33319.

ARTICLE VIII ADDRESS

The principal office and mailing address of the corporation is 2500 E. Hallandale Beach Blvd., Ste. V, Hallandale Beach, FL 33009.

ARTICLE IX IDEMNIFICATION

This Corporation shall indemnify, defend, save and hold harmless and insure its officers and directors to the fullest extent permitted by law either now or hereafter.

ARTICLE X SPECIAL CHARTER PROVISIONS

Directors and Officers of this corporation need not be Stockholders.

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SECRETARY OF STATE TALLAHASSEE, FLORIDA

ARTICLE XI DATE OF COMMENCEMENT

The date of commencement of corporate existence of this corporation shall be on the date these Articles of Incorporation are filed with the Florida Department of State.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 20th day of November, 2001.

SANDRA A. PERSAUD, Incorporator

ACCEPTANCE OF APPOINTMENT OF REGISTERED AGENT

The undersigned hereby accepts the appointment as registered agent contained in the foregoing Articles of Incorporation.

SAMDRA A. PERSAUD