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AW OFFICE OF

Orrin R. Beilly, P.A.

CITIZENS BUILDING, SUITE 705 105 SOUTH NARCISSUS AVENUE WEST PALM BEACH, FLORIDA 33401

(561) 832-1603

CIVIL TRIAL PRACTICE

FACSIMILE: (561) 832-0161

April 1, 2002

VIA AIRBORNE EXPRESS Airbill #3085243825 500005183005---5 -04/02/02--01042--022 ****122.50 *****78.75

Division of Corporations 409 East Gains Street Tallahassee, FL 32399

Re: J & A Insurance & More, Inc.

Dear Sir/Madam:

Enclosed, please find the original and one copy of the Articles of Incorporation for the above-referenced corporation, along with a check in the amount of \$122.50. Please provide this office with a stamped copy of the above Articles.

Should you have any questions, please contact this office.

Very truly yours,

Orrin R. Beilly

SECRETARY OF STATE TALLAHASSEE FLORIDA

ORB/emw enc

04-09-02

ARTICLES OF INCORPORATION

OF

J & A INSURANCE & MORE, INC.

ARTICLE I - NAME

The name of the corporation shall be:

J & A INSURANCE & MORE, INC

ARTICLE II - PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

7416 South Dixie Highway West Palm Beach, Florida 33405

ARTICLE III - CAPITAL STOCK

The number of shares of stock that this corporation is authorized to have outstanding at any one time is: 750 shares of common stock having a par value of \$1.00 per share.

ARTICLE IV - INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial registered agent is:

Name

Address

Jacqueline A. Estevez

7416 South Dixie Highway

West Palm Beach, Florida 33405

ARTICLE V - INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is:

Name

Address

Jacqueline A. Estevez

7416 South Dixie Highway

West Palm Beach, Florida 33405

The undersigned has(have) executed these Articles of Incorporation this

April, 2002.

Signature/Title

ARTICLE VI - INITIAL BOARD OF DIRECTORS

The initial Board of Directors shall consist one (1) member. The number of directors may be increased or decreased from time to time by vote of the stockholders, but in no case shall the number of directors be less than one (1) nor more than four (4). The names and addresses of the director(s) constituting the initial Board of Directors are:

Name

Address

Jacqueline A. Estevez

7416 South Dixie Highway

West Palm Beach, Florida 33405

Ana Garcia

7416 South Dixie Highway

West Palm Beach, Florida 33405

ARTICLE VII - DURATION AND PURPOSE

This corporation shall have a perpetual existence. The purpose of this Corporation is to engage in any activities or business permitted under the Laws of the United States and the State of Florida.

ACCEPTANCE BY REGISTERED AGENT

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in the Articles of Incorporation, I hereby accept the appointment as Registered Agent and agree to act in this capacity. I further agree to comply with the provisions of all Statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as Registered Agent.

Signature:

Date: