Electronic Articles of Incorporation For

P02000077429 FILED July 12, 2002 Sec. Of State

INSURANCE PREMIUM FINANCING INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

INSURANCE PREMIUM FINANCING INC.

Article II

The principal place of business address:

2000 PALM BEACH LAKES BLVD. SUITE 777 WEST PALM BEACH, FL. 33409

The mailing address of the corporation is:

2000 PALM BEACH LAKES BLVD. SUITE 777 WEST PALM BEACH, FL. 33409

Article III

The purpose for which this corporation is organized is: FINANCIAL SERVICES RELATING TO INSURANCE

Article IV

The number of shares the corporation is authorized to issue is: 100

Article V

The name and Florida street address of the registered agent is:

ALAN J AINSLEY 2000 PALM BEACH LAKES BLVD. SUITE 777 WEST PALM BEACH, FL. 33409 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ALAN J. AINSLEY

Article VI

The name and address of the incorporator is:

KRISTY YEAGER 2000 PALM BEACH LAKES BLVD. SUITE 777 WEST PALM BEACH FL 33409

Incorporator Signature: KRISTY YEAGER

Article VII

The effective date for this corporation shall be:

07/12/2002