Electronic Articles of Incorporation For

P02000079270 FILED July 22, 2002 Sec. Of State

NJM INSURANCE 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:

NJM INSURANCE INC.

Article II

The principal place of business address:

14618 NW 88 PLACE MIAMI LAKES, FL. 33018

The mailing address of the corporation is:

14618 NW 88 PLACE MIAMI LAKES, FL. 33018

Article III

The purpose for which this corporation is organized is: ANY AND ALL LAWFUL BUSINESS.

Article IV

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

Article V

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

LESLIE A MARIN 250 WEST 19 STREET MIAMI, FL. 33010 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: LESLIE ANN MARIN

Article VI

The name and address of the incorporator is:

NESTOR JOSE MARIN 14618 NW 88 PLACE MIAMI LAKES, FL 33018

Incorporator Signature: NESTOR J MARIN

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P NESTOR J MARIN 14618 NW 88 PLACE MIAMI LAKES, FL. 33018