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July 26, 2002

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

Re: Articles of Incorporation of TEUFEL INSURANCE AGENCY AND FINANCIAL SERVICES GROUP, INC.

Ladies or Gentlemen:

Enclosed please find the Articles of Incorporation for TEUFEL INSURANCE AGENCY AND FINANCIAL SERVICES GROUP, INC. I would like the effective date of the corporation to be August 1, 2002. Enclosed you will also find a check in the amount of \$78.75 for the filing fee and acknowledgement.

Thank you for your assistance in this matter.

Thomas E. Teufel

Sincerely

B 1/29

ARTICLES OF INCORPORATION

OF

TEUFEL INSURANCE AGENCY AND FINANCIAL SERVICES GROUP, INC.

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby associates himself to form a corporation for profit under the laws of the State of Florida.

ARTICLE I - NAME

The name of this corporation is TEUFEL INSURANCE AGENCY AND FINANCIAL SERVICES GROUP, INC.

ARTICLE II - PURPOSE

The purpose of this corporation shall be to engage in any lawful business or purpose whatever for which corporation may be organized under the Florida Corporation Law of the Florida Statutes as made and amended.

ARTICLE III - EFFECTIVE DATE

The effective date of this corporation will be August 1, 2002.

ARTICLE IV - CAPITAL STOCK

The maximum number of shares that this corporation is authorized to have outstanding at any one time is Five Hundred (500) shares of common stock, having a par value of One Dollar (\$1.00) per share.

ARTICLE V - INITIAL CAPITAL

The amount of capital with which this corporation shall begin business is not to be less than Five Hundred and No/100ths Dollars (\$500.00).

ARTICLE VI - TERM OF EXISTENCE

This corporation is to exist perpetually.

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ARTICLE VII - ADDRESS

The initial principal place of business of this corporation in the State of Florida is 4843 U.S. Hwy 19, New Port Richey, FL 34652, and has a post office address of the same.

ARTICLE VIII - DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. The corporation shall have one Director, initially. The name and address of the initial members of the Board of Directors are:

Thomas E. Teufel

9545 Sunshine Blvd. Director New Port Richey, FL 34654

ARTICLE IX - OFFICERS

The name and address of the initial officers of the corporation who shall hold office for the first year of the corporation, or until their successors are elected or appointed

Thomas E. Teufel President/Secretary

9545 Sunshine Blvd. New Port Richey, FL 34654

ARTICLE X - AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the Stockholders, and approved at a Stockholders' meeting by a majority of the Stockholders entitled to vote thereon, unless all of the Directors and all of the Stockholders sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.

ARTICLE XI = REGISTERED AGENT

The Registered Agent for service of process shall be Thomas E. Teufel, whose address is 9545 Sunshine Blvd., New Port Richey, FL 34654.

and filed the foregoing Articles of Incorporation under the Laws of the State of Florida, this
Thomas E. Teufel
I hereby accept the designation for Registered Agent Thomas E. Teufel
State of Florida County of Pasco
County of Pasco
Personally appeared before me this 26th day of the street
identification.
Notary Public
State of Florida
SEAL
Maria Hadfield Commission # CC 753099 Expires July 30, 2002 BONDED THRU ATLANTIC BONDING CO., INC.