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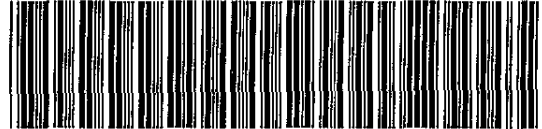
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SECRETARY OF STATE
DIVISION OF CORPORATIONS
02 DEC 12 PM 1:40

31727

SMITH, DEC 12 2002

TRANSMITTAL LETTER

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

SUBJECT: JUDY D. PENTURFF, INC.

Enclosed is an original and one (1) copy of the Articles of Incorporation and Certificate of Designation of Registered Agent/Registered Office and a check for \$70.00 for filing fee and registered agent fee.

FROM: JUDY D. PENTURFF
202 Shorewood Dr.
Tavares, Fl. 32778

PHONE: (352) 343-1244

Enclosures
Original and One Copy of Articles



FLORIDA DEPARTMENT OF STATE

Jim Smith
Secretary of State

November 5, 2002

JUDY D. PENTURFF
202 SHOREWOOD DR
TAVARES, FL 32778

SUBJECT: JUDY D. PENTURFF, INC.
Ref. Number: W02000031727

We have received your document for JUDY D. PENTURFF, INC. and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The document must contain written acceptance by the registered agent, (i.e. "I hereby am familiar with and accept the duties and responsibilities as Registered Agent.")

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6927.

Tracy Smith
Document Specialist
New Filing Section

Letter Number: 302A00060469

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION
OF
JUDY D. PENTURFF, INC.**

Pursuant to Chapter 607 of the Florida Business Corporation Act, the undersigned incorporators submit these articles of Incorporation for the purpose of forming a for-profit corporation.

ARTICLE I

The name of the Corporation is: JUDY D. PENTURFF, INC.

ARTICLE II

The principal place of business and mailing address of this corporation is:

1653 E. Alfred St.
Tavares, Fl. 32778

ARTICLE III

Duration: The period of its duration is perpetual.

ARTICLE IV

Purpose: The purpose is to engage in any activities or business permitted under the laws of the United States and Florida; including insurance sales.

ARTICLE V

Capital Stock: The corporation is authorized to issue one class of stock, that stock being Three Hundred (300) shares at One (\$1.00) Dollars per share, common stock, with identical rights and privileges, the transfer of which is restricted according to the bylaws of the corporation.

ARTICLE VI

Initial Registered Office and Agent: The name and address of the initial registered agent and office of this corporation is as follows:

JUDY D. PENTURFF
1653 E. Alfred St.
Tavares, Fl. 32778

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JUDY D. PENTURFF
DIVISION OF CORPORATIONS

ARTICLE VII

Initial Board of Directors. This corporation shall have one (1) director initially. The number of directors may be either increased or decreased from time to time by an amendment of the bylaws of the corporation in the manner provided by law, but shall never be less than one (1). The names and addresses of the initial directors of this corporation are:

| NAME | ADDRESS |
|--|---|
| Judy D. Penturff, President, Secretary/ Treasurer | 202 Shorewood Dr. Tavares, Florida 32778 |

ARTICLE VIII

Incorporators. The name and addresses of the Incorporators signing these Articles of Incorporation are:

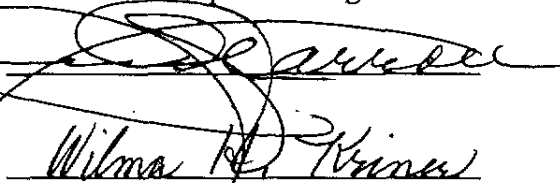
| NAME | ADDRESS |
|------------------|---|
| Judy D. Penturff | 202 Shorewood Dr. Tavares, Fl. 32778 |

ARTICLE IX

Amendment of Articles. This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

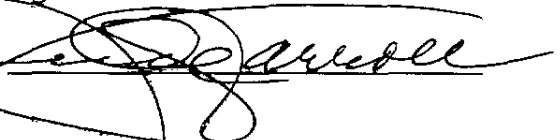
IN WITNESS WHEREOF, the undersigned incorporators have executed these Articles of Incorporation, this 28th day of Oct, 2002.

Witness to Incorporators Signature


Wilma H. Kriner


JUDY D. PENTURFF

and to Registered Agent
Signature




REGISTERED AGENT

**CERTIFICATE OF DESIGNATION
OF
REGISTERED OFFICE AND REGISTERED AGENT**

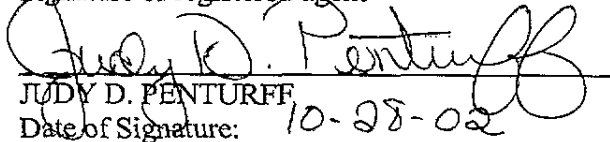
PURSUANT TO THE PROVISIONS OF SECTION 607.0501 OR 617.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the corporation is: JUDY D. PENTURFF, INC.
2. The name and address of the registered agent and office is:

Judy D. Penturff
1653 E. Alfred St.
Tavares, FL 32778

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, 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 of registered agent


JUDY D. PENTURFF
Date of Signature: 10-28-02

SECRETARY OF STATE
DIVISION OF CORPORATIONS
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