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(Business Entity Name)

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TRANSMITTAL LETTER

Department of State
Division of Corporations
PO Box 6327
Tallahassee, FL 32314

SUBJECT: FINANCIAL INSURANCE ASSOCIATES, INC.
(Proposed corporate name-must include suffix)

Enclosed is an original and one (1) copy of the articles of incorporation and a check for:

X \$70.00
Filing Fee

 \$78.75
Filing Fee
& Certificate

 \$122.50
Filing Fee
& Certified Copy

 \$131.25
Filing Fee,
Certified Copy
& Certificate

FROM: JOSEPH A. GAMBINO, SR.
Name (printed or typed)

9893 CROSSBILL COURT
Address

LAKE WORTH, FL 33467
City, State & Zip

(561) 967-4760
Daytime Telephone number

Note: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of this corporation shall be:

FINANCIAL INSURANCE ASSOCIATES, INC.

ARTICLE II MAILING ADDRESS

The principal business/mailing address of this corporation is:

9893 CROSSBILL COURT
LAKE WORTH, FL 33467

ARTICLE III NATURE OF BUSINESS

The general nature of the business to be transacted by this corporation is (are):

INSURANCE FINANCIAL SERVICES

ARTICLE IV SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

100 (ONE HUNDRED SHARES)

03 JAN 17 AM 10:43
DIVISION OF CORPORATE AFFAIRS
STATE OF FLORIDA

ARTICLE V INITIAL OFFICERS/DIRECTORS

The name(s), address(es) and title(s):

JOSEPH A. GAMBINO, SR., PRESIDENT
9893 CROSSBILL COURT
LAKE WORTH, FL 33467

ARTICLE VI INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

JOSEPH A. GAMBINO, SR.
9893 CROSSBILL COURT
LAKE WORTH, FL 33467

ARTICLE VII INCORPORATOR (S)

The name(s) and street address(es) if the incorporator(s) to these Articles of Incorporation is (are):

JOSEPH A. GAMBINO, SR.
9893 CROSSBILL COURT
LAKE WORTH, FL 33467

The undersigned incorporator(s) has (have) executed these Articles of Incorporation this 13TH DAY OF JANUARY, 2003.


JOSEPH A. GAMBINO, SR.
Signature

Signature

Articles of Incorporation
Filing Fee - \$35

**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE**

PURSUANT TO THE PROVISIONS OF SECTION 607.0501 OR 617.501, 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.

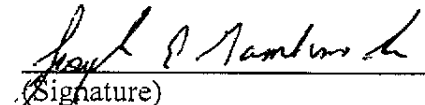
1. The name of the corporation is FINANCIAL INSURANCE ASSOCIATES, INC.
2. The name and address of the registered agent and office is:

JOSEPH A. GAMBINO, SR.
(Name)

9893 CROSSBILL COURT
(PO Box not acceptable)

LAKE WORTH, FL 33467
(City, State, Zip)

Having been named as registered agent and to accept service of process for the above state 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 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)

1/15/03
(Date)

03 JAN 17 AM 10:43
DIVISION OF CORPORATIONS

**DIVISION OF CORPORATIONS, PO BOX 6327, TALLAHASSEE,
FL 32314**