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Kenneth Gillespie, C.P.A., P. A.

Certified Public Accountant
721 U.S. HIGHWAY ONE
SUITE 121
NORTH PALM BEACH, FL. 33408-4519

Telephone: 561, 842,1933

Fax: 561.842.1917

E-Mail Address: kgillesp@Quik.com

January 28, 2003

Secretary of State Corporation Records Bureau P. O. Box 6327 Tallahassee, FL 32314

To Whom It May Concern:

Please see the enclosed original and copy of the Articles of Incorporation for:

South Florida Risk Management, Inc.

Also enclosed is our check in the amount of \$70.00 to cover the charges of the Incorporation of said company.

If there are any questions regarding this application, please call us at the number listed above.

Sincerely,

Kenneth Gillespie

Kenneth Gillespie, C.P.A., P.A.

enclosures:

Articles of Incorporation in duplicate

Check in the amount of \$70.00

ARTICLES OF INCORPORATION

WE, THE UNDERSIGNED, hereby associate ourselves together for the purpose of becoming a corporation under the laws of the State of Florida providing for the formation, liability, rights, privileges and immunities of corporations for profit.

ARTICLE I, NAME

The name of the corporation shall be: South Florida Risk Management, Inc.

ARTICLE II, NATURE OF BUSINESS

This corporation may engage in any activity or business permitted under the laws of The United States and of the State of Florida.

ARTICLE III, CAPITAL STOCK

The maximum number of shares of stock that this corporation is allowed to have outstanding at any one time is 100 shares of Common Stock, of one dollar (\$1.00) par value.

ARTICLE IV, INITIAL CAPITAL

The amount of capital with which this corporation will begin business will not be less than One Hundred Dollars (\$100.00)

ARTICLE V, TERM OF EXISTENCE

This Corporation is to have perpetual existence.

ARTICLE VI, ADDRESS

The initial street address in the State of the principal office of the Corporation shall be:

1404 Fourteenth Lane Palm Beach Gardens, FL 33418

The Board of Directors may from time to time move the principal office to any other address in the State of Florida.

ARTICLE VII, INITIAL BOARD OF DIRECTORS

This corporation shall have one (1) Director initially. The number of Directors may be either increased or decreased by the by-laws adopted by the shareholders but shall never be less than one. The name and address of the Initial Director of this Corporation is:

Selena Smathers 1404 Fourteenth Lane Palm Beach Gardens, FL 33418

ARTICLE VIII, INCORPORATORS

The name and addressof the incorporator:

Selena Smathers 1404 Fourteenth Lane Palm Beach Gardens, FL 33418

ARTICLE IX, BY-LAWS

The power to adopt, alter, amend, or repeal by-laws shall be vested in the Board of Directors and shareholders.

ARTICLE X, AMENDMENTS

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

ARTICLE XI, SUB-CHAPTER S CORPORATION

This Corporation may become a Sub-Chapter S Corporation as defined by the Internal Revenue Code.

ARTICLE XII, REGISTERED AGENT AND REGISTERED OFFICE

The registered agent, Selena Smathers, located at 1404 Fourteenth Street, Palm Beach Gardens, FL 33418 accepts this position as signed below:

Selena Smathers

The Registered Office will be located at:

1404 Fourteenth Lane Palm Beach Gardens, FL 33418

IN WITNESS WHEREOF, the undersigned, as set my hand and seal this _30 day of of forming this Corporation under the laws of the file in the Office of The Secretary of State of Floring	subscribing	incorpoi 20 مسمولا	rator, have 003 for the	hereunto purpose
of forming this Corporation under the laws of the	e State of Fl	Arida, ar	nd hereby	make and
file in the Office of The Secretary of State of Flor certify that the facts herein stated are true.	rida these A	rticles of	f Incorpor	ation, and
Sonother	<u>.</u>		٠	
Incorporator				

State of Florida)		
) ss.:		
County of Palm Beach)		

The foregoing instrument was acknowledged before me this

30th day of among, 2001 by Selena Smathers

who is personally known to me.

My Commission DD133062
Expires July 23, 2006

Notary Public, State of Florida Kenneth Gillespie