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D& R FIMANCIAL SERVICES, NC EXECUTIVE STE., 204 160 NW 176 ST MIAM FE 33769 CODE				
(Cit	y/State/Zip/Phon	e#)		
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(L)o	cument Number	}		
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03/03/03--01027--008 **78.75



ARTICLES OF INCORPORATION

03 HAR -3 PH 1:55
SECRETARY OF STATE
TALLAHASSEE FLORIDA

OF

S & K INSURANCE CONSULTANTS, INC.

THE UNDERSIGNED, for the purposes of forming a corporation, under the Florida General Corporation Act, do hereby adopt the following Articles of Incorporation.

ARTICLE ONE

The name of the corporation is:

S & K INSURANCE CONSULTANTS, INC.

ARTICLE TWO

The duration of the Corporation is perpetual.

ARTICLE THREE

The general purposes for which the Corporation is organized are the following:

- A. To engage and transact any lawful business for which corporations may be Incorporated under the Florida General Corporation Act. No other purpose limits this general purpose in any way.
- B. To do such other things as are incidental to the purpose of the Corporation or necessary or desirable in order to accomplish them.
- C. To engage in any and all aspects of providing insurance counseling, life & health insurance, car insurance and group health plans.

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ARTICLE FOUR

The aggregate number of shares which the Corporation is authorized to issue ONE THOUSAND (1,000) SHARES of common stock with no par value.

ARTICLE FIVE

The street address of the initial office of the corporation is:

1140 NE 163 Street Suite 20 /PMB 203 North Miami Beach, FL 33162

The name of the initial Registered Agent is:

Santonio A. Riou

The address of the Registered Agent is:

1140 NE 163 Street Suite20 /PMB 203 North Miami Beach, FL 33162

ARTICLE SIX

The number of Directors consisting the initial Board of Directors are three (3). The number of Directors may be increased or decreased from time to time in accordance with the bylaws, but shall never be less than one (1). The name and address of each initial Director/Officer of the Corporation are as follows:

Santonio A. Riou President/Secretary 1140 NE 163 Street Suite 20 /PMB 203 North Miami Beach, FL.33162

Kimberly Campos Vice President/Treasurer 1140 NE 163 Street Suite 20 /PMB 203 North Miami Beach, FL 33162

Andre Mcbeth Director 1140 NE 163 Street Suite 20 /PMB 203 North Miami Beach, FL 33162

ARTICLE SEVEN

The name and address of the incorporator is as follows:

Santonio A. Riou 1140 NE 163 Street Suite 20 /PMB 203 North Miami Beach, FL 33162

ARTICLE EIGHT

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

ARTICLE NINE

The corporation may indemnify any present or former officer, incorporator, or director, to the full extent permitted by law.

ARTICLE TEN

The power to adopt, alter, amend and repeal the by-laws shall be vested in the Board of Directors, but all alterations, amendments, and repeals must be approved by a majority of the shareholders.

IN WITNESS WHEREOF, the undersigned has signed these Articles of Incorporation on this 17th day of FEB, 2003.

Incorporator

Santonio A. Riou

STATE (OF Florida)	
COUNTY	Y OF Miami Dade)	
day of me at		owledged before me this 25 h
	Ramces G. DuFresne MY COMMISSION # DD127164 EXPIRES August 12, 2006 BONDED THRU TROY FAIN INSURANCE, INC.	NOTARY PUBLIC STATE OF Florida Sign Print R. G. Du Freene
	Personally known or (Type of identification prod	or produced identification b/c.550
These Ar	ticles were prepared by:	
1	antonio A. Riou 140 NE 163 Street Suite 20 /PME orth Miami Beach, FL 33162	3 203
x all	A. Riou	agent for S & K Insurance Consultants, Inc. CRP 1970 1971 1975