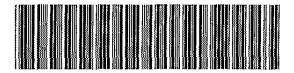
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SECRETARY OF STATE
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TRANSMITTAL LETTER

,2003 Mak 5 Department of State Division of Corporations P.O. Box 6527 Tallahassee, FL 32314 GULFCOAST INSURANCE OF N W FLORIDA, INC. SUBJECT: (Proposed corporate name - must include suffix) Enclosed is an original and one(1) copy of the articles of incorporation and a check for : \$70.00 **□ \$78.75 MS78.75 □** \$87.50 → Filing Fee Filing Fee Filing Fee Filing Fee, : & Certificate of Status Certified Copy & Certified Copy & Certificate of Status ADDITIONAL COPYREQUIRED Return to: F. B. ESTERGREN, P.A. FROM: Name (Printed or typed) P.O. DRAWER 2167 Address FT. WALTONIBEACH, FL 32549 City, State & Zip 1~850 243 u139 or_1 850 830 4268

Daytime Telephone number

ARTICLES OF INCORPORATION

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GULFCOAST INSURANCE OF N W FLORIDA, INC.

ARTICLE I - NAME:

The name of this corporation is: GULFCOAST ISURANCE OF N W FLORIDA, INC., hereinafter referred to as the "Corporation"

ARTICLE II - DURATION:

The Corporation shall exist perpetually, commencing upon the filing of the Articles of Incorporation with the Department of State.

ARTICLE III - PURPOSE:

The Corporation is organized for the purpose of engaging in the Insurance sales business and for the purpose of transacting any or all other lawful business not inconsistent with Laws of the State of Florida.

ARTICLE IV - CAPITAL STOCK:

The Corporation is authorized to issue 100,000 shares of One Dollar (\$1.00) par value common stock.

ARTICLE V - PRE-EMPTIVE RIGHTS:

Every shareholder, upon the issuance of any new stock of the same kind, class or series as that which he or she already holds, whether for or without consideration, including but not limited to new stock issued as compensation to directors, officers, agents or employees of the corporation or to satisfy conversion or option rights; shall have the right to purchase his or her pro-rata share thereof (as nearly as may be done without the issuance of fractional shares) at the same price at which it is offered to others.

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT:

The principal office and street address of the Corporation is: 45 Magnolia Ave., Shalimar, FL 32579 and the mailing address is: 45 Magnolia Ave., Shalimar, FL 32579.

The name of the Registered Agent of the Corporation is: CRAIG S. ROBINSON, and the street office address of such registered agent and registered office of the Corporation is: 1184 D Circle Dr., DeFuniak Springs, FL 32435.

ARTICLE VII - INITIAL BOARD OF DIRECTORS:

ARTICLE VIII - INCORPORATOR:

The Corporation shall have one director initially. The number of directors may be either increased or decreased from time to time by the By-Laws but shall never be less than one. The name and address of the initial director of the Corporation is: DANA J. SULLIVAN, 45 Magnolia Ave., Shalimar, FL 32579.

The name and address of the person signing these Articles is:

DANA J. SULLIVAN, 45 Magnolia Ave., Shalimar, FL 32579

ARTICLE IX - BY-LAWS:

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

ARTICLE X - SECTION 1244 STOCK:

It is the intent of this Charter that the directors may sell the capital stock of the Corporation in accordance with the conditions of Sections 1243-1244, inclusive, of the Internal Revenue Code of 1954 as amended.

Having been named as registered agent to accept service of process for the above named corporation at the place designated in these Articles, I am familiar with and accept appointment as registered agent and agree to act in this capa-

city

gray s. Norwin

stered Agent-Craig S. Robinson

Incorporator - Dana J. Sullivan

03-04-03

Date

2-28-03

Date

SECRETARY OF STATE
TALLAHIASSES, FLORIDA
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