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(Business Entity Name)

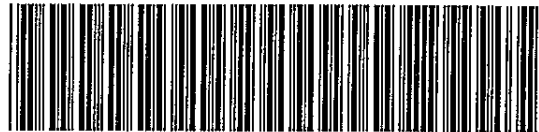
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04/18/03--01051--006 **78.75

EXPIRATION DATE
04-25-03

FILED
2003 APR 30 AM 9:29
STATE
IDA

4-30-03
B

LAW OFFICES OF
Ehrlich & Freedman, P.A.

3300 University Drive, Suite ~~504~~ 525
Coral Springs, Florida 33065
Tel: (954) 755-0009 • Fax: (954) 755-0067

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April 7, 2003

Secretary of State
Division of Corporations
409 E. Gaines St.
Tallahassee, FL 32399

To Whom it May Concern:

Enclosed please find the Articles of Incorporation for NMI Life, Inc. and the filing fee of \$78.75. Please make effective date April 7, 2003. Please file and return in enclosed self-addressed stamped envelope.

If you have any questions or if the name is unavailable, please do not hesitate to contact me.

Sincerely,



Richard Ehrlich

REE:daw
Enclosures



RECEIVED

03 APR 30 AM 8:42

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FLORIDA DEPARTMENT OF STATE

Glenda E. Hood
Secretary of State

April 22, 2003

LAW OFFICES OF EHRLICH & FREEDMAN, P.A.
3300 UNIVERSITY DRIVE STE 525
CORAL SPRINGS, FL 33065

SUBJECT: NMI LIFE, INC.
Ref. Number: W03000011398

We have received your document for NMI LIFE, INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The effective date is not acceptable since it is not within five working days of the date of receipt.

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) 245-6928.

Tim Burch
Document Specialist
New Filings Section

Letter Number: 803A00024211

place of the corporation at 3300 University Drive,
and 33065 with the name of its initial registered agent at such address, is

ARTICLES OF INCORPORATION OF
NMI Life, Inc.

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, do hereby adopt the following articles of incorporation:

ARTICLE ONE
NAME

The name of the corporation is NMI Life, Inc.

ARTICLE TWO
PRINCIPLE LOCATION

The principle location for this corporation is 3300 University Drive., #527, Coral Springs, FL 33065

ARTICLE THREE
CORPORATE DURATION

The duration of the corporation is perpetual. The effective date is April 25, 2003.

ARTICLE FOUR
PURPOSE OR PURPOSES

The general purposes for which the corporation is organized are:

1. To engage in the business of sale of life insurance. To do such other things as are incidental to the foregoing or necessary or desirable in order to accomplish the foregoing.

ARTICLE FIVE
CAPITALIZATION

The aggregate number of shares which the corporation is authorized to issue is 100. Such shares shall be of a single class, and shall have a par value of One Dollar per share.

ARTICLE SIX
REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation is: 3300 University Drive, Ste.527, Coral Springs, FL 33065 and the name of its initial registered agent at such address, is Richard Ehrlich.

FILED
2003 APR 30 AM 9:29
CLERK OF DISTRICT COURT
STATE OF FLORIDA

EFFECTIVE DATE
04-25-03

ARTICLE SEVEN
OFFICERS

PRESIDENT

Richard Ehrlich

ARTICLE EIGHT
DIRECTORS

The number of directors constituting the initial board of directors of the corporation is one.
The name and address of each person who is to serve as a member of the initial board of directors is:

Name

Address

Richard Ehrlich

11170 NW 2nd Manor
Coral Springs, FL 33065

ARTICLE NINE
INCORPORATORS

The name and address of each incorporator is:

Name

Address

Richard Ehrlich

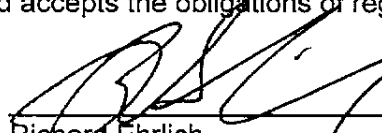
11170 NW 2nd Manor
Coral Springs, FL 33065

Executed by the undersigned at 3300 University, Ste. 527, Coral Springs, FL 33065 on
April 25, 2003.


Richard Ehrlich

Acceptance of Registered Agent Designated
In Articles of Incorporation

Richard Ehrlich, having been designated as the registered agent in the above and
foregoing articles, is familiar with and accepts the obligations of registered agent under Section
607.0505, Florida Statutes.


Richard Ehrlich
Dated: April 25, 2003