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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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March 10, 2003

Department of State
Division of Corporations
Post Office Box 6327
Tallahassee, Florida 32314

Re: Townsend and White Insurance Agency, Inc.

Dear Sirs and/or Madame:

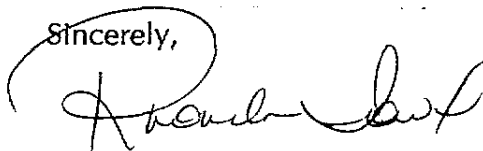
Enclosed please find two copies of the Articles of Incorporation for Townsend and White Insurance Agency, Inc. signed by Rhonda Townsend who is the named agent of the Corporation, and a check in the amount of \$87.50.

The effective date of the corporation is to be March 10, 2003 per article XI.

If anything is incorrect, please send all correspondence to Rhonda Townsend at the address listed below.

Thank you for your assistance in this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Rhonda Townsend", with a large, loopy flourish at the end.

Rhonda Townsend
20 S. Park Avenue, Suite B
Apopka, FL 32703

Enclosures



FLORIDA DEPARTMENT OF STATE
Glenda E. Hood
Secretary of State

April 8, 2003

RHONDA TOWNSEND
20 S. PARK AVENUE
SUITE B
APOPKA, FL 32703

SUBJECT: TOWNSEND AND WHITE INSURANCE AGENCY, INC.
Ref. Number: W03000009855

We have received your document for TOWNSEND AND WHITE INSURANCE AGENCY, INC. and your check(s) totaling \$87.50. 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.

The registered agent and street address must be consistent wherever it appears in your document.

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) 245-6067.

Neysa Culligan
Document Specialist
New Filings Section

Letter Number: 503A00020802

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION
OF**

TOWNSEND AND WHITE INSURANCE AGENCY, INC.

ARTICLE I. CORPORATE NAME

The name of this Corporation is: TOWNSEND AND WHITE INSURANCE AGENCY, INC.

ARTICLE II. NATURE OF BUSINESS AND POWERS

The general nature of the business to be transacted by this Corporation is to engage in any and all business permitted under the laws of the State of Florida.

ARTICLE III. CAPITAL STOCK

The authorized capital stock of this corporation shall consist of Five Hundred (500) shares of common stock, with par value of One and No/100 (\$1.00) dollar per share. Such stock shall possess and exercise exclusive voting rights. All such stock shall be fully paid and nonassessable.

ARTICLE IV. TERM OF EXISTENCE

This corporation shall have perpetual existence, unless sooner dissolved according to law.

ARTICLE V. PRINCIPAL ADDRESS

The principal office of this corporation shall be located at 20 S. Park Avenue, Suite B, Apopka, Florida 32703, County of Orange, State of Florida, but it may have such other offices within or without the State of Florida and within or without the United States of America as may be necessary or convenient.

ARTICLE VI. REGISTERED AGENT

The Registered Agent and the street address of the Registered Agent of this Corporation in the State of Florida shall be:

Rhonda Townsend
3650 Cumbria Court
Apopka, FL 32703

ARTICLE VII. BOARD OF DIRECTORS

The corporation shall have two directors initially. The number of directors may be increased from time to time by By-Laws adopted by the stockholders, but shall never be less than one.

ARTICLE VIII. INITIAL DIRECTORS

The names of the initial director of this Corporation and their address' are:

Rhonda Townsend
3650 Cumbria Court
Apopka, FL 32703

Cindy White
14506 Lake Underhill Road
Orlando, FL 32828

ARTICLE IX. INCORPORATOR

The name and street address of the person signing these Articles of Incorporation as the Incorporator is:

Rhonda Townsend
3650 Cumbria Court
Apopka, FL 32703

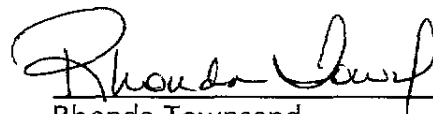
ARTICLE X. AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the stockholders meeting by at least a majority of the stock entitled to vote, unless all of the directors and all of the stockholders sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.

ARTICLE XI. EFFECTIVE DATE

These Articles of Incorporation shall be effective May 1, 2003, as provided by Florida Statute 607.0123.

IN WITNESS WHEREOF, the undersigned, as Incorporator, has executed the foregoing Articles of Incorporation of the 1st day of May, 2003.


Rhonda Townsend

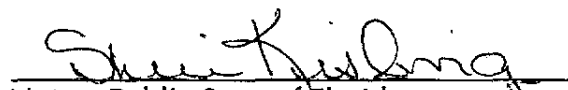
STATE OF Florida

COUNTY OF Orange

BEFORE ME, a Notary Public, personally appeared Rhonda Townsend to be known to be the person described as Incorporator and who executed the foregoing Articles of Incorporation, and acknowledged before me that he subscribed to these Articles of Incorporation who did take and oath on this 1 day of May, 2003.

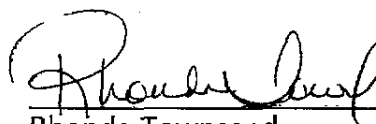


Sheryl Kelling
My Commission DD045266
Expires August 06, 2005


Notary Public State of Florida
My Commission Expires: 08/06/05

That TOWNSEND AND WHITE INSURANCE AGENCY, INC. desiring to organize under the laws of the State of Florida, with its principal office as indicated in the Articles of Incorporation, at 20 S. Park Avenue, Suite B, Apopka, FL 32703, County of Orange, State of Florida, has named Rhonda Townsend, 3650 Cumbria Court, Apopka, Florida 32712 as its agent to accept service of process within this state.

Having been named to accept service of process for the above named Corporation, at the place designated in this certificate, the undersigned agrees to act in this capacity, and agrees to comply with the provisions of Florida law relative to keeping the designated office open.


Rhonda Townsend
Registered Agent