

**Electronic Articles of Incorporation
For**

**P03000067844
FILED
June 18, 2003
Sec. Of State**

HOWARD INSURANCE & INVESTMENT SERVICES, INC

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

HOWARD INSURANCE & INVESTMENT SERVICES, INC

Article II

The principal place of business address:

1400 CATTLEMEN ROAD
SUITE A
SARASOTA, FL. US 34232

The mailing address of the corporation is:

1400 CATTLEMEN ROAD
SUITE A
SARASOTA, FL. US 34232

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

7000

Article V

The name and Florida street address of the registered agent is:

ELLEN R HOWARD
1400 CATTLEMEN ROAD
SUITE A
SARASOTA, FL. 34232

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ELLEN R. HOWARD

Article VI

The name and address of the incorporator is:

WILLIAM O. HOWARD JR.
1400 CATTLEMEN RD
SUITE A
SARASOTA, FL 34232

Incorporator Signature: WILLIAM O. HOWARD, JR

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: PRES
ELLEN R HOWARD
1400 CATTLEMEN ROAD
SARASOTA, FL. 34232 US

Title: SEC
WILLIAM O HOWARD JR.
1400 CATTLEMEN ROAD
SARASOTA, FL. 34232 US

Article VIII

The effective date for this corporation shall be:

06/19/2003