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To:
Division of Corporations
Fax Number : (850) 205-0381

From:
Account Name : BLUMBERG/EXCELSIOR CORPORATE SERVICES, INC.
Account Number : 075350000353
Phone : (212) 431-5000
Fax Number : (212) 431-1441

FLORIDA PROFIT CORPORATION OR P.A.

VIRTUAL INSURANCE TECHNOLOGIES, INC.

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|-----------------------|---------|
| Certificate of Status | 0 |
| Certified Copy | 0 |
| Page Count | 02 |
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ARTICLES OF INCORPORATION

OF

VIRTUAL INSURANCE TECHNOLOGIES, INC.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

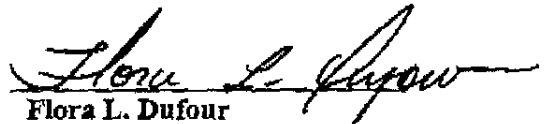
THE UNDERSIGNED sole incorporator, being a natural person competent to contract and desiring to form a corporation under Title XXXV, Chapter 607, of the Revised Florida Statutes, herewith submits the following information:

1. The name of the corporation is **VIRTUAL INSURANCE TECHNOLOGIES, INC.**
2. The duration of the corporation shall be perpetual.
3. The general purpose or purposes for which this corporation is being formed are to include the transaction of any or all lawful business for which corporations may be incorporated under this chapter.
4. The aggregate number of shares which the corporation shall have authority to issue is *1,000 common shares without par value.*
5. The principal address and mailing address of the corporation will be:
3601 SW 2nd Avenue, Suite M, Gainesville, FL 32607
6. Its registered office in the State of Florida is to be located at **3601 SW 2nd Avenue, Suite M, Gainesville, FL 32607** its registered agent at such address is: **Howard B. Garwood**
7. The name and address of each person who shall serve as Director is as follows:

Howard B. Garwood, 3601 SW 2nd Avenue, Suite M, Gainesville, FL 32607
8. The name and address of the sole incorporator is: *Flora L. Dufour c/o BlumbergExcelsior Corporate Services, Inc., 62 White Street, NY 10013*

IN WITNESS WHEREOF, the undersigned, as sole incorporator of this corporation has executed these Articles of Incorporation.

Dated June 25, 2003


Flora L. Dufour
Sole Incorporator

BlumbergExcelsior Corporate Services, Inc.
62 White Street New York, NY 10013

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ACCEPTANCE OF APPOINTMENT

AS

REGISTERED AGENT

I, the undersigned, do hereby accept appointment as Registered agent of
VIRTUAL INSURANCE TECHNOLOGIES, INC. the within named corporation.

Dated: June 25, 2003


Howard B. Garwood

BlumbergExcelsior Corporate Services
62 white Street
New York, NY 10013
212-431-5000

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