Electronic Articles of Incorporation For

P03000088546 FILED August 12, 2003 Sec. Of State

D&D INTERNATIONAL INSURANCE 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:

D&D INTERNATIONAL INSURANCE INC.

Article II

The principal place of business address:

10008 WEST FLAGLER ST. 289 MIAMI, FL. 33174

The mailing address of the corporation is:

10008 WEST FLAGLER ST. 289 MIAMI, FL. 33174

Article III

The purpose for which this corporation is organized is: LIFE, HEALTH AND DISABILITY INSURANCE AGENCY

Article IV

The number of shares the corporation is authorized to issue is: 1000

Article V

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

JOSE L DIAZ 10008 WEST FLAGLER ST. 289 MIAMI, FL. 33174 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JOSE L DIAZ

Article VI

The name and address of the incorporator is:

JOSE L DIAZ 10008 WEST FLAGLER ST. SUITE 289 MIAMI, FL 33174

Incorporator Signature: JOSE L DIAZ

Article VII

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

Title: P JOSE L DIAZ 10008 WEST FLAGLER STREET, SUITE 289 MIAMI, FL. 33174

Article VIII

The effective date for this corporation shall be:

08/12/2003