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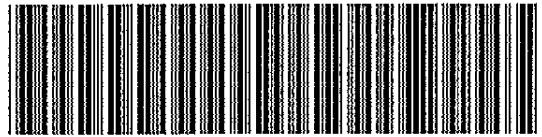
(Business Entity Name)

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03 AUG 29 PM 2:55
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

08/29/03

TRANSMITTAL LETTER

Department of State
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32314

SUBJECT: JOE'S Low Cost Insurance Group, Inc.
(PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

Enclosed are an original and one (1) copy of the articles of incorporation and a check for:

☐ \$70.00
Filing Fee

☒ \$78.75
Filing Fee
& Certificate of Status

☒ \$78.75
Filing Fee
& Certified Copy

☐ \$87.50
Filing Fee,
Certified Copy
& Certificate of
Status

ADDITIONAL COPY REQUIRED

FROM: Marie A. Potypsin, Esq.
Name (Printed or typed)

9358 N.W. 47 Street
Address

Sunrise, FL 33351
City, State & Zip

(954) 428-8022
Daytime Telephone number

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION
OF
JOE'S LOW COST INSURANCE GROUP, INC.

FILED
03 AUG 29 PM 2:53
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby associates herself to form a corporation under the laws of the State of Florida.

ARTICLE I

NAME: The name of this corporation is:

JOE'S LOW COST INSURANCE GROUP, INC.

ARTICLE II

PURPOSES AND POWERS: The general nature of business to be transacted by the corporation is as follows:

1. The corporation shall engage in the activity of conducting insurance services which are permitted under the laws of the State of Florida.

2. And in general, to carry on any other business whatsoever in connection with the foregoing which is calculated to promote the interest of the corporation or to enhance the value of its properties.

3. And, further, to borrow or raise money for any purposes of the corporation, and to secure the same interest, or for other purposes, to mortgage all or part of the property corporeal or incorporeal rights or franchise of this corporation now owned or hereinafter acquired, and to create, issue, draw and accept and negotiate bonds and mortgages, bills of exchange, promissory notes or other obligations or negotiable instruments.

ARTICLE III

CAPITALIZATION: The maximum number of shares of stock this corporation is

authorized to have outstanding at any time is ONE HUNDRED (100) shares of common stock, having a par value of ONE AND 00/100 (\$1.00) DOLLAR per share.

ARTICLE IV

INITIAL CAPITAL: The amount of capital with which this corporation will begin business is ONE HUNDRED AND NO/100 (\$100.00) DOLLARS.

ARTICLE V

COMMENCEMENT AND DURATION: This corporation is to commence existence upon the filing of the Articles of Incorporation by the Department of State.

ARTICLE VI

PRINCIPAL PLACE OF BUSINESS: The principal place of business of this corporation shall be 937 1/2 South State Road 7, Plantation, FL 33317.

The Board of Directors may, from time to time, move the principal office to any other address in the State of Florida, and establish branch offices in any place within the State of Florida, as the said corporation may desire.

ARTICLE VII

DIRECTORS: This corporation shall have (1) director initially; the number of directors may be increased from time to time by the laws adopted by the stockholders, but shall never be less than one (1).

ARTICLE VIII

DIRECTOR: The name and address of the first Board of Directors of these Articles of Incorporation is as follows:

Director : HUGO JOSEPH

The name and address of the original officers is as follows:

President, Vice President : HUGO JOSEPH
Secretary, Treasurer : HUGO JOSEPH

ARTICLE IX

INCORPORATOR AND SUBSCRIBER: The Incorporator and Subscriber to all of the capital shares of the corporation is:

HUGO JOSEPH

whose principal address is: 937 1/2 South State Road 7
Plantation, FL 33317

ARTICLE X

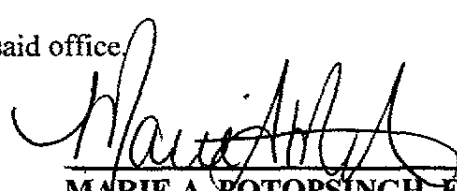
AMENDMENT: These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the stockholders, and approved at a stockholders' meeting by a majority of the stockholders entitled to vote thereon.

ARTICLE XI

REGISTERED AGENT: That **MARIE A. POTOPSINGH, ESQ.** whose address is 9358 N.W. 47th STREET, SUNRISE, FL 33351 is hereby named Registered Agent for this corporation to be its agent and to accept service of process within the State of Florida.

ACKNOWLEDGMENT

Having been named to accept service of process for HUGO JOSEPH at the place designated in this Article, I hereby accept to act in this capacity, and agree to comply with the provisions of said act relative to keeping open said office.


MARIE A. POTOPSINGH, ESQ.
Registered Agent

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03 AUG 29 PM 2:55
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

I, **THE UNDERSIGNED**, being the original Subscriber to the capital stock hereinabove named for the purpose of forming a corporation for profit to do business both within and without the State of Florida, do hereby name, subscribe, acknowledge and file this Certificate, hereby declaring and certifying that the facts herein stated are true and accordingly have hereunto set my hand and

seal this 26 day of August, 2003.


HUGO JOSEPH