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(Business Entity Name)

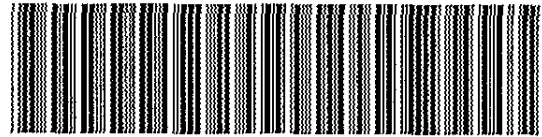
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SECRETARY OF STATE
TALLAHASSEE FLORIDA

TRANSMITTAL LETTER

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

SUBJECT: Red Hat Underwriters, Inc.

Enclosed is an original and one copy of the Articles of Incorporation and a Designation and Acceptance of Registered Agent for a Florida Corporation.

Please Provide a Certificate of Status.

A Check for \$125.00 is enclosed. This represents payment for:

Articles of Incorporation
Designation of and Acceptance by a Registered Agent.

FROM:



Lindsey Lander
109 Barber Ave.
PO Box 2007
Cross City, Florida 32628
(352) 498-3900

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

**ARTICLES OF INCORPORATION
OF**

Red Hat Underwriters, Inc.

ARTICLE I. CORPORATE NAME.

The name of this corporation is Red Hat Underwriters, Inc.

ARTICLE II. PRINCIPLE OFFICE.

The principal place of business and mailing address of this corporation is
24206 W. Newberry Rd., Newberry, FL 32669.

ARTICLE III. CAPITAL STOCK.

The number of shares of stock that this corporation is authorized to have
outstanding at any one time is 1,000.

ARTICLE IV. INITIAL REGISTERED AGENT AND OFFICE.

The name and address of the initial registered agent is Raymond Lush,
24206 W. Newberry Rd., Newberry, FL 32669.

ARTICIAL V. INCORPORATORS.

The name and street address of the incorporator to these articles of
incorporation is:

Raymond Lush
24206 W. Newberry Rd.
Newberry, FL 32669

The undersigned executed these articles of incorporation on
October 3, 2003.


Raymond Lush, Incorporator

**Designation and Acceptance of Registered Agent
For a Florida Corporation**

Pursuant to the provisions of F.S.607.0501, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in the designating the registered office/registered agent in the State of Florida.

1. The name of the corporation is Red Hat Underwriters, Inc.
2. The name of the registered agent is Raymond Lush.
3. The address of the registered agent/ registered office is 24200 W. Newberry Rd., Newberry, FL 32669.

Acceptance

Having been named as registered agent and designated to accept service of process for the above corporation, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.


Raymond Lush

Date: October 3, 2003.

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TALLAHASSEE FLORIDA