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December 17, 2003

AL KARUM 421 MONTGOMERY RD # 165 ALTAMONTE SPRINGS, FL 32714

SUBJECT: BENEFIT RESOURCES, INC.

Ref. Number: W03000038415

We have received your document for BENEFIT RESOURCES, INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity.

Please select a new name and make the correction in all appropriate places. One or more major words may be added to make the name distinguishable from the one presently on file.

Adding "of Florida" or "Florida" to the end of a name is not acceptable.

An effective date <u>may</u> be added to the Articles of Incorporation <u>if a 2004 date is needed</u>, otherwise the date of receipt will be the file date. <u>A separate article must be added to the Articles of Incorporation for the effective date.</u>

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6855.

Tammy Hampton Document Examiner New Filings Section

Letter Number: 303A00067565

TRANSMITTAL LETTER

Department of State Division of Corporations P. O. Box 6327	· ·
Tallahassee, FL 32314	ance Benefit Concepts Inc
SUBJECT: (PROPOSED COR	PORATE NAME - MUST INCLUDE SUFFIX)
Enclosed are an original and one (1) copy of the	he articles of incorporation and a check for:
Filing Fee Filing Fee & Certificate of Status	& Certificate of Status
FROM: A Kas	ADDITIONAL COPY REQUIRED Name (Printed or typed)
921 M	1900rang Road 165
Htamon	City, State & Zip J FZ 30714
(40)/ _{Da}	Vitime Télephone number

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

ARTICLES OF INCORPORATION FOR INSURANCE BENEFIT CONCEPTS INC.

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

Article I

The name of the corporation is Insurance Benefit Concepts Inc.

Article 11

The principal place of business address:

421 Montgomery Road 165 Altamonte Springs, FI 32714.

The mailing address of the corporation is 451 Montgomery Road 165 Altamonte Springs, FI 32714

Article 111

The purpose for which the corporation is organized is ANY AND ALL LAWFUL BUSINESS

Article 1v

The number of shares the corporation is authorized to issue is 500

Article v

The name and Florida street address of the registered agent is

ALTAF KARIM, CPA

421 MONTGOMERY ROAD 165

ALTAMONTE SPRINGS, FL 32714

Article v1

The name and address of the incorporator is ALTAF KARIM, CPA
421 MONTGOMERY ROAD 165
ALTAMONTE SPRINGS, FL 32714

SECRETANT OF STATE

Article v11

The initial officer and director of the corporation we

PRESIDENT
Gina willamson
1585 REDWOOD TERRACE
LAKE MARY, FL 32/46

VICE PRESIDENT Gina Williamson 1585 REDWOOD TERRACE LAKE MARY, FL 32746

Incorporator Al. KARIM

Registered Agent ALKARIM