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Chris Kwilinski Chris Kwilinski Financial & Insurance Services, Inc. 3706 Thornwood Place Tampa, FL 33618

January 1, 2004

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

Re: Chris Kwilinski Financial & Insurance Services, Inc.

Dear Sir or Madam:

Enclosed please find the original and one copy of Articles of Incorporation, together with a check in the amount of \$78.75. This represents the cost of the Filing Fees, Certified Copy of Articles of Incorporation and Fee for Registered Agent Designation for the above-named corporation.

Very truly yours,

Chris Kwilinski

Chris Kwilinski Financial & Insurance Services, Inc.

Enclosures

check stapled here

ARTICLES OF INCORPORATION

FILED

of

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CHRIS KWILINSKI FINANCIAL & INSURANCE SERVICES, INCLAHASSEE, FLORIDA

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

ARTICLE I - CORPORATE NAME

The name of the corporation is Chris Kwilinski Financial & Insurance Services, Inc.

ARTICLE II - DURATION

The corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE III - PURPOSE

The corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue one thousand (1,000) shares of one dollar (\$1.00) par value Common Stock, which shall be designated "Common Shares".

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The name and street address of the Initial Registered Office and Agent of this Corporation is:

Chris Kwilinski 3706 Thornwood Place Tampa, FL 33618

ARTICLE VI - INITIAL BOARD OF DIRECTORS

This corporation shall have one (1) director initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one (1). The name and address of the initial director of the corporation is as follows:

Chris Kwilinski 3706 Thornwood Place Tampa, FL 33618

President - Secretary

The method of electing directors shall be stated in the corporation's bylaws.

ARTICLE VII - INCORPORATOR

The name and address of the person signing these Articles of Incorporation is as follows:

Chris Kwilinski 3706 Thornwood Place Tampa, FL 33618

ARTICLE VIII - CORPORATE OFFICE

The corporation's principal office and mailing address shall be as follows:

3706 Thornwood Place Tampa, FL 33618 IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 1st day of January, 2004.

STATE OF FLORIDA

COUNTY OF Pinellas

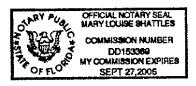
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BEFORE ME, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared Chris Kwilinski and known to me to be the person who executed the foregoing Articles of Incorporation, and who acknowledged before me that he executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal, in the State and County aforesaid, this 4st day of January 2004. Personally Known to me

Notary Public, State of Florida at Large

My Commission Expires:



OF REGISTERED AGENT

CERTIFICATE OF REGISTERED AGENT OF CHRIS KWILINSKI FINANCIAL & INSURANCE SERVICES, INC.

Pursuant to Florida Statues Sections 48.091 and 607.0501, the following is submitted:

The above corporation, desiring to organize under the laws of the State of Florida with its registered office as indicated in the Articles of Incorporation at:

3706 Thornwood Place Tampa, FL 33618

has named Chris Kwilinski, located at the aforesaid address, as its Registered Agent to accept service of process within this state.

ACKNOWLEDGMENT

Having been named to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provisions of Florida Law in keeping open said office.

Chris Kwilinski Registered Agent