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

SUBJECT: FRED ALFORD AND COMPANY, INC.

Enclosed are the original and two (2) copies of the articles or incorporation and a check for \$87.50 for:

1. Filing Fee 2. Certified Copy 3. Certificate of Status

From: Fred Alford 430 Crown Oaks Center Longwood, Florida 32750 Daytime Phone # 407-645-5284

ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

ARTICLE I NAME

The name of the corporation shall be:

FRED ALFORD AND COMPANY, INC.

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ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailing address is:

430 Crown Oaks Center, Longwood, Florida 32750

ARTICLE III PURPOSE

The purpose for which the corporation is organized is:

To provide the public with various insurance product sales and services.

ARTICLE IV SHARES

1,000 Shares of Common Stock shall be authorized.

ARTICLE V EFFECTIVE DATE

The effective date of the subject corporation shall be January 22, 2004.

ARTICLE VI REGISTERED AGENT AND INCORPORATOR

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

Fred Alford 430 Crown Oaks Center Longwood, FL 32750

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate. I am familiar with and accept the appointment as registered agent and agree to act in this capacity.

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Incorporate