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OF JAN 30 VI 8: 00

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Mail Acceptance

to

APPROVED ASSOCIATES, INC. 100 E LINTON BLVD STE 201A DELRAY BEACH, FL 33483

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OIVISION OF CARPOR STATE

O4 JAN 30 AM 8: 00

CERTIFICATE OF INCORPORATION

OF

The Cheapest Health Insurance Place, Inc.

WE, the undersigned hereby associate ourselves together for the purpose of becoming a corporation under the laws of the State of Florida, by and under the provisions of the Statutes of the said State of Florida.

ARTICLE I.

The name of the corporation shall be:

The Cheapest Health Insurance Place, Inc.

ARTICLE II.

The general nature of the business and objects and purposes proposed to be transacted and carried on, are to do any and all activities or businesses permitted under the laws of the United States and of this State, as fully and to the same extent as natural persons might or could do.

To carry on the business of of selling all types of health insuance to the general public and to businesses etc., and to do all other matters relating to the above.

ARTICLE III.

CAPITAL STOCK

The maximum number of shares of stock that the corporation is authorized to have outstanding at any time shall be One thousand (1,000) (common) shares of one cent (.01) par value.

ARTICLE IV.

AMOUNT OF CAPITAL TO BEGIN BUSINESS WITH

The amount of capital with which this corporation shall commence business is Five Hundred (\$500.00) Dollars.

ARTICLE V.

EXISTENCE OF CORPORATION

The existence of this corporation shall be perpetual unless sooner dissolved according to law.

ARTICLE VI.

PRINCIPAL PLACE OF BUSINESS

The principal place of business of the corporation.

shall be located at 1195 N.Military Tr. #-9, West Palm Beach, F1.33409,
and the mailing address shall be the same.

ARTICLE VII.

NUMBER OF DIRECTORS

The number of directors of this corporation shall be no less than one (1).

ARTICLE VIII.

The names and post office addresses of the first

Board of Directors and officers of this corporation shall be:

Everett Wheatley-103 Bellezza Terrace, Royal Palm Beach, F1.33411.

Thomas Thornhill-4720 Isles Vista Blvd., Wellington, F1. 33467.

The names and post office addresses of each subscriber and the number of shares of stock which each agrees to take are:

Everett Wheatley-103 Bellezza Terrace, Royal Palm Beach, F1.33411 (50%).

Thomas Thornhill-4720 Isles Vista Blvd., Wellington, Fl. 33467 (50%).

ARTICLE X.

The directors of this corporation, in addition to the powers conferred by the laws of the State of Florida, shall have the power to make, alter, amend and repeal the By-laws, and to set apart, out of any of the funds of the corporation available for dividends, a reserve or reserves for any proper purpose, and to alter or abolish such reserve.

The corporation reserves the right to amend, alter, change, or repeal any provisions contained in this Certificate of Incorporation, in any manner now or thereafter prescribed by law, and all rights conferred on officers, directors and stockholders herein are granted subject to this reserve.

ARTICLE XI.

REGISTERED AGENT

The street address of the initial registered office of this corporation is: 4720 Isles Vista Blvd., Wellington, Fl. 33467.

The initial registered agent is: Thomas Thornhill. I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation.

Thomas Thornhill

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Commission * Indoor

Expires Reb. 16, 2005

Bonded Thre

Atlantic Bonding Co. no.

Incorporator—Thomas Thornhill ——Date

Incorporator—Everett Wheatley——Date

IN WITNESS WHEREOF, we have hereunto set our hands this

_23 day of Jan , 2004.

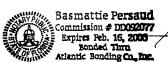
STATE OF FLORIDA)

SS

COUNTY OF Palm Beaun)

BEFORE ME, the undersigned authority, authorized to administer oaths and take acknowledgements, personally appeared Everett Wheatley and Thomas Thornhill, to me well known to be the persons described in and who executed the foregoing Certificate of Incorporation, and they acknowledged before me, each for himself and not one for the other, that they executed the same freely and voluntarily for the purposes therein expressed.

WITNESS my hand and official seal at Polm SecusCounty, Florida this 23rd day of <u>Jan</u>, 2004.



Samuttie Ghoard
NOTARY PUBLIC

My Commission Expires: