

**Electronic Articles of Incorporation
For**

**P04000037242
FILED
February 27, 2004
Sec. Of State**

RICHARD D. KARGER INSURANCE & FINANCIAL SERVICES, INC.

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

Article I

The name of the corporation is:

RICHARD D. KARGER INSURANCE & FINANCIAL SERVICES, INC.

Article II

The principal place of business address:

2110 SANTA BARBARA BLVD.
CAPE CORAL, FL. US 33991

The mailing address of the corporation is:

2110 SANTA BARBARA BLVD.
CAPE CORAL, FL. US 33991

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

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

10,000

Article V

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

RICHARD D KARGER
2110 SANTA BARBARA BLVD.
CAPE CORAL, FL. 33991

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: RICHARD D. KARGER

Article VI

The name and address of the incorporator is:

RICHARD D. KARGER
2110 SANTA BARBARA BLVD.
CAPE CORAL, FL 33991

Incorporator Signature: RICHARD D. KARGER

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: PS
RICHARD D KARGER
2110 SANTA BARBARA BLVD.
CAPE CORAL, FL. 33991 US