

**Electronic Articles of Incorporation
For**

P04000083281
FILED
May 25, 2004
Sec. Of State
thampton

IS DIRECT AGENCY, 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:
IS DIRECT AGENCY, INC.

Article II

The principal place of business address:
100 VILLAGE SQUARE CROSSING
SUITE 202
PALM BEACH GARDENS, FL. 33410

The mailing address of the corporation is:
100 VILLAGE SQUARE CROSSING
SUITE 202
PALM BEACH GARDENS, FL. 33410

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:
100,000,000

Article V

The name and Florida street address of the registered agent is:
BARNEY A RICHMOND
100 VILLAGE SQUARE CROSSING
SUITE 202
PALM BEACH GARDENS, FL. 33410

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

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Registered Agent Signature: BARNEY A. RICHMOND

Article VI

The name and address of the incorporator is:

BARNEY A. RICHMOND
100 VILLAGE SQUARE CROSSING
SUITE 202
PALM BEACH GARDENS, FL 33410

Incorporator Signature: BARNEY A. RICHMOND

Article VII

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

Title: PD
CHRISTOPHER J DILLON
8899 MAIN STREET
WILLIAMSVILLE, NY. 14221

Title: SD
BARNEY A RICHMOND
100 VILLAGE SQUARE CROSSING #202
PALM BEACH GARDENS, FL. 33410

Title: D
HARRY M TIMMONS
14 EAST WASHINGTON STREET, SUITE 306
ORLANDO, FL. 32801

Title: DT
RICHARD C TURNER
4200 OAK ST.
PALM BEACH GARDENS, FL. 33418

Article VIII

The effective date for this corporation shall be:

05/20/2004