

**Electronic Articles of Incorporation
For**

P07000029244
FILED
March 06, 2007
Sec. Of State
ksaly

S & P INSURANCE GROUP, 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:

S & P INSURANCE GROUP, INC.

Article II

The principal place of business address:

202 ROYAL PALM BEACH BLVD
ROYAL PALM BEACH, FL. 33411

The mailing address of the corporation is:

202 ROYAL PALM BEACH BLVD
ROYAL PALM BEACH, FL. 33411

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

Article V

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

PETER BURROWES
202 ROYAL PALM BEACH BLVD
ROYAL PALM BEACH, FL. 33411

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

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Registered Agent Signature: PETER BURROWES

Article VI

The name and address of the incorporator is:

PETER BURROWES
202 ROYAL PALM BEACH BLVD

ROYAL PALM BEACH, FL. 33411

Incorporator Signature: PETER BURROWES

Article VII

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

Title: P
PETER BURROWES
202 ROYAL PALM BEACH BLVD
ROYAL PALM BEACH, FL. 33411

Title: VP
SUSAN FREYCENET
202 ROYAL PALM BEACH BLVD
ROYAL PALM BEACH, FL. 33411

Article VIII

The effective date for this corporation shall be:

03/06/2007