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SECRETARY OF STATE
ANASSEE FLORIDA



CESAR KUDJA CERTIFIED PUBLIC ACCOUNTANT

8253 West 14th Court, Hialeah, Florida 33014 Tel.(305) 823-6111 * Fax(305) 823-7904

February 15, 2008

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

Re: New filing(for profit)
Florida Corporation

Gentlemen:

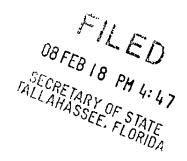
Enclosed please find the "The Articles Of Incorporation" of PIB Catastrophe, Inc. , together with our check No. in the amount of \$ 78.75; to cover the filing fees of this new corporation.

Would you please mail the Articles certified copy to the above address.

Thank you for your considerate attention.

Very truly yours

Cesar Kudja



ARTICLES OF INCORPORATION

OF

PIB Catastrophe, Inc.

THE UNDERSIGNED has executed the following document for the purpose of forming the above named Corporation under the Florida Business Corporation Act, and as incorporator, hereby adopts the following Articles of Incorporation.

ARTICLE I

The name of the Corporation shall be:
PIB Catastrophe, Inc

ARTICLE II DURATION

The Corporation shall exist perpetually unless dissolved according to law.

ARTICLE III CORPORATE PURPOSE

The corporation is being organized for the transaction of any and all lawfull busines permitted under the laws of the UNITED STATES OF AMERICA and the STATE OF FLORIDA.

ARTICLE IV CAPITAL STRUCTURE

The aggregate number of shares which the corporation shall have the authority to issue is the total sum of ONE THOUSAND SHARES (1,000 Shares) of ONE DOLLARS (\$ 1.00) par value each which shall be designated as "Common Shares."

Unless otherwise stated in these articles, or in an amendment to these articles, there shall be only one (1) class of stock of this corporation.

ARTICLE V INITIAL REGISTERED OFFICE AND AGENT

The name and street address of the initial Registered Agent of this corporation shall be:

Jose A. Palacios 6065 NW 167 St., Ste. B1 Miami, FL 33015

ARTICLE VI CORPORATION PLACE OF BUSINESS

The principal place of business for the corporation shall be: 6065 NW 167 St., Ste. B1
Miami, FL 33015

The Board of Directors may, from time to time, move the principal office to any other address in Florida.

ARTICLE VII INITIAL BOARD OF DIRECTORS AND OFFICERS

The initial Board of Directors shall consist of a total of three persons, who need not be residents of the State of Florida or shareholders of the corporation. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one.

The name(s) and address of these persons who are to serve as initial directors are:

<u>Jose A. Palacios</u>	Karl G. Bach	Emery L. Kunzman
5430 SW 88 PL	3064 SW Marco Lane	4110 NE 26 Terr.
Miami, FL 33165	Palm City,FL 34990	Lighthouse Point, FL

The names of the first officers of the corporation, to hold office until their successors are elected are:

Karl G. Bach : President

Jose A. Palacios : V.P. & Treasurer

Emery L. Kunzman : Secretary

ARTICLE VIII RESTRICTION ON TRANSFER OF STOCK

Shares of capital stock of this corporation shall be issued initially to the following persons and in the amounts set opposite their names:

NAME	No.of Shares	Consideration
Jose A. Palacios	510 Shares	\$ 510.00
Karl G. Bach	245 Shares	245.00
Emery L. Kunzman	245 Shares	245.00

Shares held by the initial shareholders listed above may not be resold or otherwise transferred to other persons unless such shares are first offered to the remaining shareholders or to this corporation.

ARTICLE IX

The power to adopt, alter, amend or repeal the by-laws shall be vested in the Board of Directors and Shareholders

ARTICLE X INDEMNIFICATION

To the full extent permitted by law, the corporation shall indemnify each person made or threatened to be made a party to any threatened, pending or completed action, suit, or proceeding, whether civil, criminal, administrative or investigative (including, one in the right of the corporation to procure judgement in its favor) by reason of the fact that he or his testator or intestate, is or was director, officer, employee or agent of the corporation or served any other corporation, partnership, joint venture, trust, or other enterprise in any capacity, at the request of the corporation.

ARTICLE XI INCORPORATOR

The name and address of the Incorporators executing these Articles of Incorporation are:

Emery L. Kunzman 6065 NW 167 St., Ste. B1 Miami, FL 33015

IN WITNESS WHEREOF, the undersigned incorporator have made and subscribed of these Articles of Incorporation at Miami, Florida, on this 15 th. day of February, 2008.

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STATE OF FLORIDA)

SS

COUNTY OF MIAMI-DADE)

BEFORE ME, a notary public, authorized to take acknowledgements in the State and County set forth above, personally appeared Emery L. Kunzman, known by me to be the person who executed the foregoing Articles of Incorporation of PIB Catastrophe, Inc. and who is described in said certificate as incorporator of said corporation and he acknowledged before me that he executed the same for the purpose herein expressed, and that the facts stated therein are true and correct.

IN WITNESS WHEREOF, I have set my hand and affixed my official seal, in the State and County aforesaid, this 15 th. day of February, 2008.

Cesar-Kudja, NOTARY PUBLIC State of Florida at large

My commission expires:

Cesar Kudja
Commission # DD599739
Expires October 19, 2010
Bonded Troy Fain Insurance inc 800-365-7019

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CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

In compliance with Chapter 607 and/or 621 F.S., the following is submitted:

First: That PIB Catastrophe, Inc. , desiring to organize or qualify under the laws of the State of Florida, with its principal place of business, as indicated in the Articles of Incorporation, at the City of Miami , County of Miami -Dade, State of Florida, has named its agent to accept service of process within the State the following individual:

Jose A. Palacios 6065 NW 167 St., Ste. B1 Miami, FL 33015

ry Kunzman, Secretary

ACKNOWLEDGEMENT:

Having been named to accept service of process for the above stated corporation, at place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provisions of said Act, relative to keeping open said office.

Signed this 15th. day of February, 2008.

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