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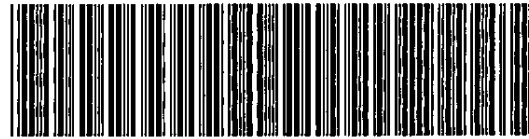
(Business Entity Name)

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FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
11 OCT 11 AM 11:16

Ps 10/12/11



October 06, 2011

Department of State
Division of Corporations
Post Office Box 6327
Tallahassee, FL 32314

Dear Sir or Madam:

Enclosed please find an original and a copy of the Articles of Incorporation, and Certificate Designating Places of Business, and a check or money order for filing fees for the following:

L & C INSURANCE, INC., CHECK NUMBERS 660 AND 659 FOR TOTAL OF
\$\$78.75

Please file both the Articles and certificates for the Designation for the corporation and return a certified copy of each document to the following address:

WILLIAM C. YOUNG
Tools for Change
Black Economic Development Coalition, Inc.
180 NW 62nd Street
Miami, FL 33150

Please feel free to contact me with any further questions.

Sincerely,

A handwritten signature in black ink, appearing to read 'William C. Young', is written over the typed name.

WILLIAM C. YOUNG
Tools For Change

11 OCT 11 AM 11:16

ARTICLES OF INCORPORATION
OF
L & C INSURANCE, INC.

The undersigned, incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, Chapter 607 of the Florida Statutes, hereby adopts the following Articles of Incorporation:

ARTICLES I: NAME OF THE CORPORATION

The name of the corporation is **L & C INSURANCE, INC.**, hereinafter referred to as the "Corporation".

ARTICLE II: PRINCIPAL OFFICE AND MAILING ADDRESS

The mailing address and the principal office address of the corporation is 6516 NW 12th COURT, MIAMI, FL 33147

ARTICLE III: DURATION OF THE CORPORATION

The period of duration of the Corporation shall be perpetual unless dissolved according to law.

ARTICLE IV: PURPOSE OF THE CORPORATION

The purpose for which the Corporation is organized is to engage in any and all lawful business for which corporations may be incorporated under Chapter 607, Florida Statute, as amended.

ARTICLE V: AUTHORIZED SHARES

The Corporation is authorized to issue FIVE Thousand (5,000) shares of common stock with a par value of \$1.00 per share. All stock shall be of one class. The Board of Directors may authorize the issuance of such stock to such person(s) upon such terms and for such consideration as they may deem appropriate. The consideration may consist of any tangible or intangible property or benefit to the Corporation, including cash, promissory notes, services performed, promises to perform services evidenced by a written contract, or other securities of the Corporation.

ARTICLE VI: PREEMPTIVE RIGHTS

The Corporation elects to have preemptive rights. Every shareholder, upon the sale for cash of any new or reissued stock of the Corporation, shall have the right to purchase his pro-rata share thereof at the price at which it is offered to others.

ARTICLE VII: INITIAL REGISTERED OFFICE AND REGISTERED AGENT

The street address of the Corporation's initial registered office is 6516 NW 12th COURT, MIAMI, FL 33147 and the registered agent at that office is **CRYSTAL CORNER**

ARTICLE VIII: INITIAL BOARD OF DIRECTORS

The Corporation shall have **TWO (2)** director(s) constituting the initial Board of Directors. The number of director(s) may be increased or decreased from time to time by the bylaws.

The initial Board of Director(s) of the Corporation shall be comprised of:

**CRYSTAL CORNER, PRESIDENT
6516 NW 12th COURT
MIAMI, FLORIDA 33147**

**LAKENYA SPENCER, VICE-PRESIDENT
6317 NW 13th PLACE
MIAMI, FLORIDA 33147**

ARTICLE IX: INCORPORATOR

The incorporator(s) of the Corporation are as follows:

**LAKENYA SPENCER, VICE-PRESIDENT
6317 NW 13th PLACE
MIAMI, FLORIDA 33147**

IN WITNESS WHEREOF, I, **CRYSTAL CORNER**, the undersigned incorporator, have signed these Articles of Incorporation on this 6th day of OCTOBER, 2011, and acknowledged the same to be my act.


LAKENYA SPENCER

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

Pursuant to the provisions of Chapters 48.091 and 607.0501 of the Florida Statutes, the following is submitted, in compliance with said Acts:

First--That **L & C INSURANCE, INC.**, desiring to organize under the laws of the State of Florida with its principal office, as indicated in the Articles of Incorporation at HOMESTEAD, County of MIAMI DADE, State of Florida, has named **CRYSTAL CORNER** at 6516 NW 12th CT; in the City of MIAMI, County of MIAMI DADE, State of Florida, as its agent to accept service of process within this state.

-Acceptance of Agent-

ACKNOWLEDGMENT:

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

BY: 
CRYSTAL CORNER

DATE: OCTOBER 6, 2011

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