

**Electronic Articles of Incorporation
For**

P12000063110
FILED
July 19, 2012
Sec. Of State
tchang

INSURANCE BY PENNY CORP

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:

INSURANCE BY PENNY CORP

Article II

The principal place of business address:

900 NE 195TH ST
116
MIAMI, FL. 33179

The mailing address of the corporation is:

900 NE 195TH ST
116
MIAMI, FL. 33179

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:

WILLY S FERREIRA VILLAFRANCA
900 NE 195TH ST
116
MIAMI, FL. 33179

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

Registered Agent Signature: WILLY FERREIRA VILLAFRANCA

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Article VI

The name and address of the incorporator is:

WILLY FERREIRA VILLAFRANCA
900 NE 195TH ST
116
MIAMI, FL 33179

Electronic Signature of Incorporator: WILLY FERREIRA VILLAFRANCA

I am the incorporator submitting these Articles of Incorporation and affirm that the facts stated herein are true. I am aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S. I understand the requirement to file an annual report between January 1st and May 1st in the calendar year following formation of this corporation and every year thereafter to maintain "active" status.

Article VII

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

Title: P
WILLY S FERREIRA VILLAFRANCA
900 NE 195TH ST APT 116
MIAMI, FL. 33179

Article VIII

The effective date for this corporation shall be:

07/18/2012