Department of Stage
Division of Carporations
P.O. Box 6327
Tallahassee, Fl 32314

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-01/13/95 -01021-007
++++122.50

SUBJECT: R&M INSU	RANCE ASSOCIATE	S, INC.		
(P	roposed corpora	te name - mus	st include suffix)	
Enclosed is an origand a check for:	ginal and (1) c	opy of the ar	rticles of incorporati	on
\$70.00	\$78.75	<u>X</u> \$122.50	\$131,25	
		~ _	FIL PERSON	
FORM:	ROBERT S. KAZM	ER inted or type	(A)	
	·	~ -	(d) PN 12:	
	305 5TH AVENUE		50 5	
	Ada	ress	57 CS	
	NAPLES, FLORIDA	A 33940		
	City,	State & Zip		
	813-263-7774			
	Daytime	Telephone numb	ber	
		7	1502	
	JAN 1 3 1995	BSB - CIC		
	0061	187005	07,00611	
	[1/9	500000	09,00611 09,00611	

NOTE: Please provide the original and one copy of the articles.



FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

January 13, 1905

ROBERT S. KAZMER 305 5TH AVENUE SOUTH NAPLES, FL 33940

SUBJECT: R&M INSURANCE ASSOCIATES, INC. Ref. Number: W95000001057

We have received your document for R&M INSURANCE ASSOCIATES, INC. and check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned to you for the following reason(s):

The corporate name must be identical throughout the document.

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of an entity name **DOES NOT** constitute a difference. Please select a new name and make the substitution in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

When the document is is ubmitted, please return a copy of this letter to ensure that your document is properly handled.

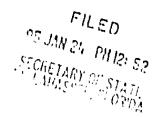
If you have any questions about the availability of a particular name, please call (904) 488-9000.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6925.

Brenda Baker Corporate Specialist

Letter Number: 595A00001705



ARTICLES OF INCORPORATION OF

RAM INSURANCE ASSOCIATES, INC.

The undersigned hereby adopts the following Articles of Incorporation for the purpose of forming a corporation under the laws of the state of Florida.

ARTICLE I - NAME

The name of the corporation is R&M INSURANCE ASSOCIATES, INC.

The principal place of business of the corporation is 305 5TH AVENUE SOUTH, NAPLES, FLORIDA 33940.

ARTICLE II - Commencement and Duration

The corporation is to commence its corporate existence on the date of filing, and shall exist perpetually thereafter until dissolved according to law.

ARTICLES III - Purpose

The corporation is organized for the purpose of transacting any and all lawful business.

ARTICLE IV - Stated Capital - Classes of Stock

The corporation is authorized to issue 1000 shares of common stock at \$1.00 par value.

ARTICLE V - Stock Ownership

In the event stock is held jointly by more than one person or entity, one owner of that jointly held stock shall be designated as the owner authorized to cast his or her vote.

ARTICLE VI - Officers

The initial officer(s) of the corporation shall be as follows:

ROBERT S. KAZMER - President

ARTICLES VII - Indemnification

The corporation shall indemnify—any officer of director, or person exercising powers and duties of an officer or director, to the full extent now or hereafter permitted by law.

ARTICLE VIII - By-Laws

The power to adopt, alter, amend or repeal by-laws shall be pursuant to Florida Statue.

ARTICLE IX - Pre-emptive Rights

Every shareholder, upon the issuance of any new stock of this Corporation of the same kind, class or series as that which he already holds, shall have the right to purchase her pro rata share at the price at which it is offered to others.

ARTICLES X - Special Provisions

It is the intent of the incorporator that the corporation will qualify under Section 1244 of the Internal Revenue Code and under Subchapter S of the Internal Revenue Code.

ARTICLE XI - Amendment

The Articles of Incorporation may be amended at any time pursuant to the requirements of F.S. 607.177, et seq., at any regular meeting or at a special meeting called for that purpose.

ARTICLE XII - Incorporator

The name and address of the Incorporator to these articles of incorporation is:

ROBERT S. KAZMER 305 5TH AVENUE SOUTH NAPLES, FLORIDA 33940

ARTICLE XIII - Initial Registered Office and Agent

The Street address of the initial registered office of the corporation is 305 5TH AVENUE SOUTH, NAPLES, FLORIDA 33940 and the name of the initial registered agent of the corporation at that address is ROBERT S. KAZMER, President, R&M INSURANCE ASSOCIATES, INC.

IN WITNESS WHEREOF, the undersigned, as incorpolator, hereby executes these Articles of Incorporation this // day of ///..., 1995.

ROBERT S. KAZMER, President

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 607.0501 or 617.0501, FLORIDA STATUES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA

1.	The name of the corporation is: REM INSURANCE ASSOCIATES, INC.
2.	The name and address of the registered agent and office is:
	ROBERT S. KAZMER
	(Name)
	305 5TH AVENUE SOUTH
	(P.O. Box not acceptable)
	NAPLES, FLORIDA 33940
	(City/State/Zip)

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 agree to act in this capacity. I further agree to comply with the provisions of all statues relating to the proper and complete permance of my duties and i am familiar with and accept the obligations of my position as registered agent.

Arfity to S. Kaganer (Signature)

1-1-95 (Date)

DIVISION OF CORPORATIONS, P.O. BOX 6327, TALLAHASSEE, FL