March 16, 1995

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

300001439433 -03/24/95--01095--015 ****122.50 ****122.50

Re: Palm Avenue Insurance, Inc.

Dear Sir or Madam:

Enclosed please find original Articles of Incorporation for the proposed new Florida corporation along with my firm's check in the amount of \$122.50. Please send us a certified copy of the Articles of Incorporation.

Sincerely,

R A Nunez-

RAN/ba encls

cc: Lillian Rodriguez

95 HAR 24 AM 9: 14
SECRETARY OF STATE
TALL AHASSEE, FLORID

(305) 362-3600 Fax (305) 362-2063

3/1/5 (13)

ARTICLES OF INCORPORATION OF

PALM AVENUE INSURANCE, INC.

ARTICLE I. CORPORATE NAME

The name of the Corporation is: Palm Avenue Insurance, Inc.

ARTICLE II. NATURE OF BUSINESS AND POWERS

The general nature of the business to be transacted by this Corporation is to engage in any and all business permitted under the laws of the State of Florida.

ARTICLE III. CAPITAL STOCK

The maximum number of of shares of common stock that this Corporation is authorized to issue and to have outstanding at any one time is 500 shares of common stock without par value.

ARTICLE IV. TERM OF EXISTENCE

This Corporation shall have perpetual existence, commencing upon filing of these articles.

ARTICLE V. REGISTERED AGENT & INITIAL REGISTERED OFFICE

The Registered Agent and the street address of the initial Registered Office of this Corporation in the State of Florida shall be:

Lillian Rodriguez 15031 SW 43 Terrace Miami, Florida 33185

The Board of Directors from time to time may move the Registered Office to any other address in the State of Florida.

ARTICLE VI. BOARD OF DIRECTORS

This Corporation shall have one (1) directors initially. The number of directors may be increased or diminished from time to time by Bylaws adopted by the stockholders, but shall never be less than one (1).

ARTICLE VII. INITIAL DIRECTORS

The names of the initial directors of this Corporation and their street address are:

Lillian Rodriguez 15031 SW 43 Terrace Miami, Florida 33185



The persons named as initial directors shall hold office for the first year of existence of this Corporation or until his successor is elected or appointed and has qualified, whichever comes first.

ARTICLE VIII. INCORPORATOR

The name and street address of the person signing these Articles of Incorporation is:

Lillian Rodriguez 15031 SW 43 Terrace Miami, Florida 33185

ARTICLE IX. AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the stockholders and approved at a stockholder's meeting by at least a majority of the stock entitled to vote, unless all of the directors and all of the stockholders sign a written statment manifesting their intention that a certain amendment of these Articles of Incorporation be made.

ARTICLE X. PRINCIPAL OFFICE & MAILING ADDRESS

The principal office and mailing address of this Corporation is:

PALM AVENUE INSURANCE, INC. 3410 Palm Avenue Hialeah, Florida 33012

Incorporator

STATE OF FLORIDA COUNTY OF DADE

The foregoing instrument was acknowledged before me this 3rd day of Larch 1997 by Lillian Rodriguez who is personally known to me or who produced. as identification and who did take an oath.	

ACCEPTANCE BY REGISTERED AGENT

I hereby acknowledge that I am familiar with and hereby accept the duties and responsibilities as the registered agent for PALM AVENUE INSURANCE, INC.

Lillian Rodriguez