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TRANSMITTAL LETTER  
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Richard C. Folbeck, CPA, M.F.A.  
7797 N. University Dr. #103  
Tampa, FL 33621

11/10/01 11:41:13  
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\*\*\*\*122.50 \*\*\*\*122.50

SUBJECT : S K & W INSURANCE SERVICES, INC.

Enclosed is an original and one ( 1 ) copy of the articles of incorporation and our check for \$ 122.50.

FROM:

KENNETH KREISBERG  
11021 N.W. 21ST STREET  
CORAL SPRINGS, FLORIDA 33071

( 305 ) 753-0887

NOV 10 01 34:45

SDG

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

ARTICLES OF INCORPORATION

OF

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S K & W INSURANCE SERVICES, INC.

The undersigned incorporator(s) for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles Of Incorporation.

ARTICLE I NAME

The name of the corporation shall be :

S K & W INSURANCE SERVICES, INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

11021 N.W. 21ST STREET  
CORAL SPRINGS, FLORIDA 33071

ARTICLE III CAPITAL STOCK

The number of shares of stock that this corporation is authorized to have outstanding at any one time is 500 shares.

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

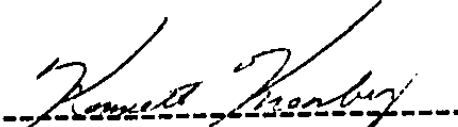
KENNETH KREISBERG  
11021 N.W. 21ST STREET  
CORAL SPRINGS, FLORIDA 33071

ARTICLE V INCORPORATOR(S)  
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The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is (are):

1> KENNETH KREISBERG  
11021 N.W. 21ST STREET  
CORAL SPRINGS, FLORIDA 33071

The undersigned incorporator(s) has (have) executed these Articles of Incorporation this 1ST day of APRIL, 1995.

  
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KENNETH KREISBERG  
  
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CERTIFICATE OF DESIGNATION  
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REGISTERED AGENT/REGISTERED OFFICE  
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Pursuant to the provisions of sections 607.0501 of 617.0501, Florida Statutes, 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.

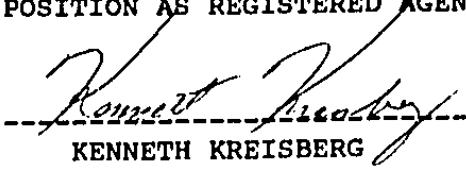
1> The name of the corporation is :

S K & W INSURANCE SERVICES, INC.

2> The name and address of the registered agent and office is:

KENNETH KREISBERG  
11021 N.W. 21ST STREET  
CORAL SPRINGS, FLORIDA 33071

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.

  
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KENNETH KREISBERG

APRIL 1, 1995

STAMPED IN FILE 3:45