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Carlos Megias  
Attorney At Law  
Bond Certified Real Estate Attorney

2115 South Congress Avenue Suite 30, West Palm Beach, Florida 33406  
Telephone 407 969 1144 Fax 407 969 9698

RECEIVED  
CORPORATIONS  
SECTION 12  
MAR 10 1995

Via Federal Express

March 16, 1995

Bureau of Corporate Records  
Division of Corporations  
Department of State  
P.O. Box 6327  
Tallahassee, Florida 32314

RE: AFFORDABLE INSURANCE AGENCY, INC.

Dear sir or madam:

Enclosed please find an executed original and copy of the Articles of Incorporation, together with the executed Certificate of Designating Place of Business and Naming Resident Agent with respect to the above-referenced corporation.

Also enclosed is our trust account check made payable to the Secretary of State of Florida, in the sum of \$122.50, covering the following:

Filing Fee	\$35.00
Certified Copy	\$52.50
Resident Agent Fee	\$35.00

If you find the same to be in order, upon issuance of the Certificate of Incorporation, kindly return a certified copy to the attention of the undersigned.

Very truly yours,

CARLOS MEGIAS

CM:ms  
Enclosures

PS PLEASE FIND RETURN FEDERAL EXPRESS LETTER  
PACK FOR YOUR CONVENIENCE. THANK YOU.

W95-6317  
502

KAN 3-22



FLORIDA DEPARTMENT OF STATE  
Sandra B. Morthum  
Secretary of State

March 22, 1995

CARLOS MEGIAS, ESQ.  
2135 S. CONGRESS AVENUE  
SUITE 3C  
WEST PALM BEACH, FL 33406

SUBJECT: AFFORDABLE INSURANCE AGENCY, INC.  
Ref. Number: W95000006317

We have received your document for AFFORDABLE INSURANCE AGENCY, INC. and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

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 resubmitted, 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) 487-6915.

Kevin Nickens  
Document Specialist

Letter Number: 595A00012806

ARTICLES OF INCORPORATION OF  
ADVANTAGE INSURANCE AGENCY OF WEST PALM BEACH, INC.

95 APR 12 AM 10:53

ARTICLE I - NAME

The name of the Corporation is ADVANTAGE INSURANCE AGENCY OF WEST PALM BEACH, INC..

ARTICLE II - COMMENCEMENT AND DURATION

This corporation is to commence its corporate existence on the date of filing of these Articles of Incorporation and shall exist perpetually thereafter until dissolved according to law.

ARTICLE III - PURPOSE

This Corporation is organized for the purpose of conducting any and all lawful business pursuits.

ARTICLE IV - CAPITAL STOCK

This Corporation is authorized to issue 1000 shares of stock at One Dollar (\$1.00) par value non-assessable stock.

ARTICLE V - AMENDMENTS

This Corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment thereto and any right conferred upon the shareholders is subject to this reservation.

ARTICLE VI - INITIAL BOARD OF DIRECTORS

The Corporation shall have not less than ONE (1) Director, and not more than THREE (3) Directors in accordance with By-Laws. The names and addresses of the initial Directors of this Corporation are:

LOUIS FERRARI - DIRECTOR/PRESIDENT  
2100 45TH Street Suite 1A  
West Palm Beach, Florida 33407

JAMES E. VERDI - DIRECTOR/VICE-PRESIDENT  
2100 45TH Street Suite 1A  
West Palm Beach, Florida 33407

JAMES P. VERDI - DIRECTOR/SECRETARY - TREASURER  
2100 45TH Street Suite 1A  
West Palm Beach, Florida 33407

**ARTICLE VII - INITIAL REGISTERED OFFICE AND AGENT**

The street address of the initial registered office of this Corporation is 2100 45TH Street Suite 1A, West Palm Beach, Florida 33407

**ARTICLE VIII - PRINCIPAL OFFICE AND MAILING ADDRESS**

The principal office and mailing address is 2100 45TH Street Suite 1A, West Palm Beach, Florida 33407.

**ARTICLE IX - INCORPORATOR**

The name of the person(s) signing these Articles of Incorporation is: LOUIS FERRARI.

**ARTICLE X - INDEMNIFICATION**

The corporation shall indemnify any person as recited in Florida Statute 607.014 to the full extent permitted by law.

IN WITNESS WHEREOF, the undersigned have executed these Articles of Incorporation this 10 day of March, 1995.

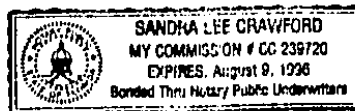
*X. Louis P. Ferrari*  
LOUIS FERRARI

STATE OF FLORIDA  
COUNTY OF PI

The foregoing instrument was acknowledged before me this 10 day of March, 1995, by LOUIS FERRARI, on behalf of the corporation. He is personally known to me or have produced NYDL 751228 as identification and did (did not) take an oath.

*Sandra Lee Crawford*  
NOTARY PUBLIC/State of Florida

My Commission Expires:           



FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS

95 APR 12 AM 10:54

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

IN COMPLIANCE WITH SECTION 48.091, FLORIDA STATUTE, THE FOLLOWING  
IS SUBMITTED:

That ADVANTAGE INSURANCE AGENCY OF WEST PALM BEACH, INC. desiring to organize  
under the laws of the State of Florida, has named LOUIS FERRARI,  
2100 45th Street, Suite 1A, West Palm Beach, Florida 33407 as its  
agent to accept service of process within the State of Florida.

**ACKNOWLEDGMENT:**

Having been named to accept service of process for the above  
stated Corporation, at place designated in this Certificate, I  
hereby accept to act to this capacity, and agree to comply with the  
provisions of said act relative to keeping open said office.

*X Louis P. Ferrari*  
LOUIS FERRARI

DATE: *3/10/95*

STATE OF FLORIDA  
COUNTY OF *F1*

The foregoing instrument was acknowledged before me this  
*10* day of March, 1995, by LOUIS FERRARI of ADVANTAGE INSURANCE  
AGENCY OF WEST PALM BEACH, INC. a Florida corporation on behalf of the  
corporation. He is personally known to me or has produced  
*11706 2511728* as identification and who did (did not) take  
an oath.

*Sandra Lee Crawford*  
NOTARY PUBLIC/State of Florida

My Commission Expires:

