



100 HAYS STREET
800-142-1116
P9500046646

ACCOUNT NO. : 072100000032

REFERENCE : 619394 80690A

AUTHORIZATION :

COST LIMIT : 9 PPD

ORDER DATE : June 15, 1995

ORDER TIME : 10:49 AM

ORDER NO. : 619394

CUSTOMER NO: 80690A

CUSTOMER: Evan D. Seif, Esq
BREIER AND SEIF, P.A.

Gables Tower One, Suite 830
1320 South Dixie Highway
Coral Gables, FL 33146-2986

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-06/15/95--01061--001
****122.50 ****122.50

DOMESTIC FILING

NAME: EQUITABLE HORIZONS, INC.

XX ARTICLES OF INCORPORATION
CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY
PLAIN STAMPED COPY
CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Andrea C. Mabry

EXAMINER'S INITIALS: _____

FILED
95 JUN 15 PM 2 28
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

T. BROWN JUN 15 1995

LAW OFFICES
BREIER AND SEIF, P.A.

SUITE 830
1380 SOUTH DIXIE HIGHWAY
CORAL GABLES, FLORIDA 33134-2900
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WEST PALM BEACH OFFICE
250 AUSTRALIAN AVENUE SOUTH
WEST PALM BEACH, FL 33401-5012
TELEPHONE (407) 659-7008
FACSIMILE (407) 659-0701

June 12, 1995

Division of Corporations
409 E. Gaines Street
Old Jail
Tallahassee, Florida 32399

Dear Sir:

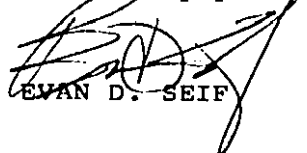
Enclosed herewith is the proposed Articles of Incorporation for Equitable Horizons, Inc. together with a check in the amount of \$122.50 in payment of the requisite fee.

Upon approval, kindly return a certified copy of the said Charter to me, a photostatic copy of which is enclosed for said purpose.

Also attached is a Certificate filed in compliance with Section 48.091 of the Florida Statutes.

Thank you for your early attention to the foregoing.

Very truly yours,


EVAN D. SEIF

EDS:mr
Enclosures
Check \$122.50

FILED
95 JUN 15 PM 2:28
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
EQUITABLE HORIZONS, INC.

ARTICLE I - NAME

The name of this corporation is:
EQUITABLE HORIZONS, INC.

ARTICLE II - PURPOSE

This corporation is organized for the following
purposes:

- (a) To engage in the purchase and management in
all types of insurance products.

(b) To purchase, lease, exchange, hire, or otherwise acquire lands or any interest therein, wherever situated; to erect, construct, rebuild, enlarge, alter, improve, maintain, manage, and operate any lands owned or leased by the corporation, or upon any other, houses, structures, buildings, or other works of any description on lands; to sell, lease, sublet, mortgage, exchange, or otherwise dispose of any lands or any interest therein, or any houses, structures, buildings, or other works owned, leased, managed or controlled by the corporation; to engage generally in the real estate business, as principal, agent, broker, or otherwise, and generally to buy, sell, lease, mortgage, exchange, manage, operate, and deal in lands or interests in lands, houses, structures, buildings, or other works; and to purchase, acquire, hold, exchange, pledge, hypothecate, sell, deal in, deal with, and dispose of tax liens, transfers of tax liens, and other interests in real estate.

(c) To contract debts and borrow money, issue and sell or pledge bonds, debentures, notes and other evidences of indebtedness, and execute such mortgages, transfers of corporate property, or other instruments to secure the payment of corporate indebtedness as required.

(d) To purchase the corporate assets of any other corporation and engage in the same or other character of

business.

(e) To guarantee, endorse, purchase, hold, sell, transfer, mortgage, pledge or otherwise acquire or dispose of the shares of the capital stock of, or any bonds, securities, or other evidences of indebtedness created by any other corporation of the State of Florida or any other state or government, and while owner of such stock to exercise all the rights, powers and privileges of ownership, including the right to vote such stock.

(f) To exercise all powers convenient, incident to, or necessary in the proper conduct of its business, which are granted to corporations for profit under the laws of the State of Florida either by the terms of this charter or by virtue of the laws of the State of Florida.

ARTICLE III - CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having a nominal or par value of \$1.00 per share; all shares shall be paid in lawful money of the United States of America or in property, labor or services; where said stock is paid for by property, labor or services, the just value thereof shall be fixed by the Board of Directors of the corporation in the manner provided for by the laws of the State of

Florida.

ARTICLE IV - DURATION

This corporation shall exist perpetually.

ARTICLE V - PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash 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 his pro rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 1320 South Dixie Highway, Suite 830 Coral Gables, Florida 33146, and the name of the initial registered agent of this corporation at that address is EVAN D. SEIF.

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have two directors initially. The number of directors may be either increased or diminished from time to time by the by-laws but shall never

be less than two. The names and addresses of the initial directors of this corporation are:

EFRAIN JOVE
1111 Park Centre Boulevard
Suite 222
Miami, Florida 33169

WALTER L. HARRIS
1111 Park Centre Boulevard
Suite 222
Miami, Florida 33169

ARTICLE VIII - INCORPORATOR

The name and address of the Incorporator is:

EVAN D. SEIF, ESQ.
Suite 830
1320 South Dixie Highway
Coral Gables, Florida 33146

ARTICLE IX - AMENDMENT

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

ARTICLE X - INITIAL CORPORATION ADDRESS

The initial office address of the corporation is:

1111 Park Centre Boulevard - Suite 222
Miami, Florida 33169

IN WITNESS WHEREOF, the undersigned subscriber has

executed these Articles of Incorporation this 14 day of
June, 1995.

[Signature]
EVAN D. SEIF, Subscriber

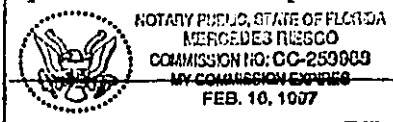
STATE OF FLORIDA)
)
COUNTY OF DADE)

Before me, a notary public authorized to take acknowledgments in the state and county set forth above, personally appeared EVAN D. SEIF, known to me and known by me to be the person who executed the foregoing Articles of Incorporation, and he acknowledged before me that he executed those Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, in the state and county aforesaid, this 14th day of June, 1995.

[Signature]
NOTARY PUBLIC, State of Florida at Large
Printed Name
Of Notary: MERCEDES RIESGO

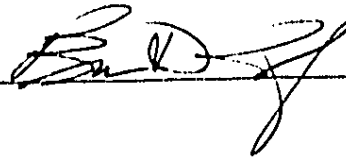
My Commission Expires:



Having been named to accept service of process for the above named corporation, at place designated in these Articles, I hereby accept to act in this capacity and agree

to comply with the provision of said Act relative to
keeping open said office.

By: _____

A handwritten signature in dark ink, appearing to be "B. D. J.", written over a horizontal line.

CERTIFICATE DESIGNATING CHANGE OF PLACE OF BUSINESS OR DOMICILE
FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON
WHOM PROCESS MAY BE SERVED.

IN PURSUANCE OF CHAPTER 48.091, FLORIDA STATUTES, the following
is submitting, in compliance with said Act:

FIRST - That EQUITABLE HORIZONS, INC.
qualified to do business under the laws of the State of Florida
with its principal office at MIAMI,
County of DADE, State of FLORIDA,
has appointed EVAN D. SEIF,
located at 1320 SOUTH DIXIE HIGHWAY - SUITE 830,
(Street address and number of building. Post Office
Box is NOT ACCEPTABLE)
City of CORAL GABLES, County of DADE,
State of Florida, as its agent to accept Service of Process
within this State.

ACKNOWLEDGEMENT (Must be signed by Designated Agent)

Having been named to accept Service of Process for the
above stated corporation, at place designated in this certi-
ficate, I hereby accept to act in this capacity, and agree to
comply with the provision of said Act relative to keeping open
said office.

BY: 

REGISTERED AGENT

FILED
95 JUN 15 PM 2:29
SECRETARY OF STATE
TALLAHASSEE, FLORIDA