

P95000060/64.

Jeffrey Feig
P.O. Box 18934
Tampa, FL 33679

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

RECEIVED
07/17/95 11:00 AM

To whom it may concern:

RECEIVED
9-31-95

Enclosed, please find a check in the amount of \$78.75 which will cover the various fees associated with incorporating.

Filing Fee	35.00
Registered Agent Fee	35.00
Certificate of Status	8.75
	<hr/>
	\$78.75

Please send the certificate and charter number to the above address. Thanks.

Sincerely,

Jeffrey Feig

FILED
95 AUG -3 AM 7:40
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

B. REGISTER JUL 18 1995

799, 144
144, 144



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

July 18, 1995

JEFFREY FEIG
PO BOX 18934
TAMPA, FL 33679

SUBJECT: A&F INSURANCE BROKERS, INC.
Ref. Number: W95000014473

We have received your document for A&F INSURANCE BROKERS, INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The effective date is not acceptable since it is not within five working days of the date of receipt.

The designation of the registered agent must be at a Florida street address.

A post office box is not an acceptable address for the registered agent.

We regret that we were unable to contact you by phone. Please return the corrected document with a letter providing us with a telephone number where you can be reached during working hours.

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) 487-6919.

Beth Register
Corporate Specialist Supervisor

Letter Number: 195A00034448

EFFECTIVE DATE

7-31-95

ARTICLES OF INCORPORATION

OF

A&F Insurance Brokers, Inc.

We, the undersigned, hereby organize for the purpose of becoming a Corporation under the laws of the State of Florida, by and under the provisions of the Statutes of the said State of Florida, providing for the formation, rights, privileges, immunities and liabilities of Corporation for profit.

ARTICLE I - NAME

The name of the corporation shall be:

A&F Insurance Brokers, Inc.

ARTICLE II - DURATION

This Corporation shall exist perpetually commencing on the date of execution and acknowledgement of these Articles.

ARTICLE III - PURPOSE

The purpose of the corporation is to engage in any activity or business under the laws of the United States and the State of Florida's General Corporation Act.

ARTICLE IV - CAPITAL STOCK

This Corporation is authorized to issue 100 shares of \$1.00 per value common stock, which should be designated "Common Shares."

ARTICLE V - CAPITAL

The amount of capital with which the Corporation will begin business shall be \$500.00.

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this Corporation is:

4503 San Rafael
Tampa, Florida 33629

The name of the initial registered agent of this Corporation at the address is:

Jeffrey Feig

FILED
95 AUG -3 AM 7:30
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE VII

This Corporation shall have two directors initially. The number of directors may be increased or decreased from time to time by a majority vote of the stockholders:

JEFFREY A. FEIG - President
- Treasurer

MICHAEL AMARU - Vice President
- Secretary

ARTICLE VIII

The name and street address of the members of the first Board of Directors are as follows:

JEFFREY A. FEIG
P.O. Box 18934
Tampa, Fl 33679

MICHAEL AMARU
3042 Lake Saxon Dr.
Land O Lakes, Fl 34639

ARTICLE IX - INCORPORATORS

The name and address of the initial subscribers signing these Article as follows:

JEFFREY A. FEIG
P.O. Box 18934
Tampa, Fl 33679

MICHAEL AMARU
3042 Lake Saxon Dr.
Land O Lakes, Fl 34639

ARTICLE X - BYLAWS

The power to adopt, alter, amend or repeal bylaws shall be vested in the Board of Directors and Shareholders.

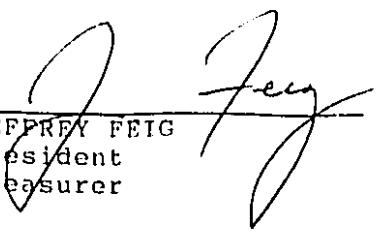
ARTICLE XI - ADOPTION OF BYLAWS

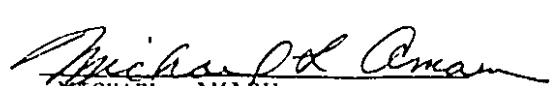
A special meeting of the subscribers or their assigns shall be held, upon the call of the president, for the purpose of completing the organization of the Corporation and the adoption of the bylaws and the transaction of such business as may come before the meeting.

ARTICLE XII - 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 shareholder is subject to this reservation.

IN WITNESS WHEREOF, we have herunto subscribed our names
and affixed our seal to these Articles of Incorporation, on
this 30th day of July, 1995.



JEFFREY FEIG
President
Treasurer


MICHAEL AMARU
Vice President
Secretary

STATE OF FLORIDA
COUNTY OF HILLSBOROUGH

BEFORE ME, the undersigned authority, personally appeared,
JEFFREY FEIG & MICHAEL AMARU, who being first duly sworn, deposes
and says that they are the individuals described in and who executed
the foregoing Articles of Incorporation and acknowledged before me
that they executed same for the purposes therein expressed.

WITNESS my hand and official seal in the above names County
and State this 30th day of July, 1995.


ANNA LEE STUDER
PRINT
NOTARY PUBLIC
STATE OF FLORIDA
MY COMMISSION NO.: CC 218125
MY COMMISSION EXPIRES: 8-7-96

ANNA LEE STUDER
NOTARY PUBLIC
STATE OF FLORIDA
My Comm Exp 8/7/96
COMMISSIONER CC218125

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

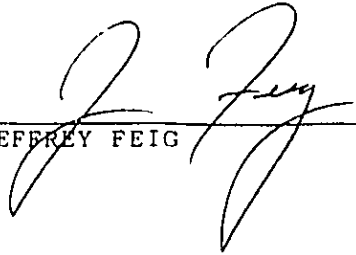
Pursuant to Chapter 48.091, Florida Statutes, the following
is submitted.

A&F INSURANCE BROKERS, INC.

desiring to organize under the laws of the State of Florida with
its principal office as indicated in the Articles of Incorporation
at 4503 San Rafael, Tampa, County of Hillsborough, State of Florida,
has named Jeffrey Feig at that address, as its agent to accept
services of process within the State.

ACKNOWLEDGMENT:

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



JEFFREY FEIG

FILED
95 AUG -3 AM 7:39
SECRETARY OF STATE
TALLAHASSEE, FLORIDA