Ross & Buroer, P.A. A PROFESSIONAL ASSOCIATION GROVE PLAZA . BEVENTH FLOOR

SPOO SOUTHWEST SAM TERRACE MIAMI, FLORIDA BBIBB

TELEPHONE (305) 441-2470 FACSIMILE (305) 442-2550

95 AUG 11 PH 2: 46

August 9, 1995

Department of State **Division of Corporations** P.O. Box 6327 Tallahassee, FL 32314

Re:

INSURER'S ANTI-FRAUD INVESTIGATORS, INC.

Fax Audit Number: H95000008760

To Whom it may concern:

Enclosed is an original and one copy of the Articles of Incorporation of Insurer's Anti-Fraud Investigators, Inc., and our check, No. 1367, in the amount of \$122.50, representing fees for filing, designation of Registered Agent, and one Certified Copy.

Please be advised that the corporate name "Insurer's Anti-Fraud Investigators, Inc." Has been reserved via computer link under the account: Timothy W. Ross, P.A., Account No. 076535002461, and confirmed by Fax Audit Number H95000008760.

Thank you for your assistance.

ROSS & BURGER, P.A.

Attorneys for Incorporator, 800001558268 -08/11/95--01030--013 ****122.50 ****122.50 Jed A. Burger Grove Plaza, Seventh Floor 2900 S.W. 28th Terrace Miami, Florida 33133 (305) 441-2470

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FLORIDA DIVISION OF CORPORATIONS

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PUBLIC ACCESS SYSTEM (((H95000008760))) ELECTRONIC FILING COVER SHEET

TO: DIVISION OF CORPORATIONS FROM: TIMOTHY W. ROSS, P.A. DEPARTMENT OF STATE 2900 SW 28TH TERRACE

STATE OF FLORIDA GROVE PLAZA

409 EAST GAINES STREET MIAMI FL 33133-

TALLAHASSEE, FL 32399 CONTACT: TIMOTHY W ROSS FAX: (904) 922-4000 PHONE: (305) 442-1700

FAX: (305) 442-2559 (((H95000008760))) DOCUMENT TYPE: CORPORATE NAME RESERVATION

NAME: INSURER'S ANTI-FRAUD INVESTIGATORS, INC.

FAX AUDIT NUMBER: H95000008760 CURRENT STATUS: REQUESTED DATE REQUESTED: 08/09/1995 TIME REQUESTED: 13:23:17

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number on the top and bottom of all pages of the document. (((H95000008760)))

** ENTER 'M' FOR MENU. **
ENTER SELECTION AND <CR>:

Fax Audit Number H95000008760

ARTICLES OF INCORPORATION

95 AUG 11 PH 2: 40

OF

GEORGIA TALEZNASU LEGRIDA

INSURER'S ANTI-FRAUD INVESTIGATORS, INC.

The undersigned, desiring to form a Corporation in accordance with the laws of the State of Florida, adopts the following Articles of Incorporation:

ARTICLE 1 - NAME

The name of the Corporation shall be INSURER'S ANTI-FRAUD INVESTIGATORS, INC.

ARTICLE II - REGISTERED OFFICE AND PRINCIPAL PLACE OF BUSINESS

The street address of the initial registered office, principal place of business, and mailing address of the Corporation shall be 2900 S.W.28th Terrace, Seventh Floor, Miami, Florida 33133.

ARTICLE III - NAME AND ADDRESS OF REGISTERED AGENT

The name and address of the initial registered agent of the Corporation is Jed A. Burger, Grove Plaza, Seventh Floor, 2900 S.W. 28th Terrace, Miami, Florida 33133.

ARTICLE IV - NATURE OF BUSINESS

The purpose for which this Corporation is organized shall be to engage in every aspect of investigation, consulting, training, and research. This Corporation may also engage in or transact any or all other lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

Fax Audit Number H95000008760

ARTICLE V - DURATION

The term of existence of this Corporation is perpetual, which shall commence upon

the filing of these Articles of Incorporation with the Secretary of State of the State of

Florida.

ARTICLE VI - CAPITAL STOCK

The aggregate number of shares which the Corporation is authorized to have

outstanding is 500, all of which shall be common shares, with a par value of \$1.00 per

share. All stock shall be payable in eash, property, real or personal, or labor or services in

lieu of cash, at a just valuation to be fixed by the Board of Directors of this Corporation.

ARTICLE VII - DIRECTORS

This Corporation shall have at least one director, with the exact number of

directors to be specified by the shareholders from time to time unless the shareholders

shall, by a majority vote hereafter, determine that the Corporation shall be managed by the

shareholders. The name and address of the initial director of the Corporation, who shall

hold office for the first year or until his successor is duly elected and qualified, shall be:

Jed A. Burger Grove Plaza, Seventh Floor

2900 S.W. 28th Terrace

Miami, Florida 33133

President

ARTICLE VIII - INCORPORATOR

The name and mailing address of the incorporator to these Articles of

Incorporation is Jed A. Burger, Grove Plaza, Seventh Floor, 2900 S.W. 28th Terrace,

Miami, Florida 33133.

ARTICLES OF INCORPORATION OF INSURER'S ANTI-FRAUD INVESTIGATORS, INC.
Fax Audit Number H95000008760

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Fax Audit Number H95000t 08760

ARTICLE IX - SHAREHOLDER LIABILITY

The private property of the shareholder shall not be subject to the payment of the Corporate debts to any extent whatsoever.

ARTICLE X - INDEMNIFICATION

The Corporation shall indennify any officer or director, or any former officer or director, to the full extent permitted by law for such acts of the officer or director, or former officer or director, while acting on behalf of the Corporation.

ARTICLE XI - AMENDMENT OF ARTICLES

The Corporation reserves the right to amend these Articles of Incorporation at any time in a manner now or subsequently permitted by applicable law.

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal this

9111 day of 145051 . 1995.

Jed A. Burger, Incorporator

STATE OF FLORIDA) SS COUNTY OF DADE)

BEFORE ME, the undersigned authority, personally appeared <u>Jed A. Burger</u>, known to me to be the person whose name is subscribed to this document, and he acknowledged that he executed the same for the purpose contained within it.

WITNESS my hand and official seal in the State and Country aforesaid, this <u>Office</u> day of <u>Physics 4</u>, 1995.

Notary Public, State of Florida at Large

Commission Number and Expiration:

NIURKA L. LOPEZ
MY COMMISSION # CC 467215
EXPIRES: May 24, 1999
Bonded Thru Notary Public Underwriters

Fax Audit Number H95000008760

Part Carl

ACCEPTANCE OF APPOINTMENT AS REGISTERED AGENT.

The undersigned, Jed A. Burger, hereby consents and accepts the impointment as MATE registered agent of the foregoing described Corporation and to act in that capacity until such time as this authority is withdrawn in writing, in accordance with applicable law.

Jed A. Burger, Registered Agent

STATE OF FLORIDA) SS COUNTY OF DADE)

BEFORE ME, the undersigned authority, personally appeared <u>Jed A. Burger</u>, known to me to be the person whose name is subscribed to this document, and he acknowledged that he executed the same for the purpose contained within it.

WITNESS my hand and official scal in the State and Country aforesaid, this <u>I-tal</u> day of <u>August</u>, 1995.

Notary Public, State of Florida at Large

Commission Number and Expiration:

NIURKA L. LO 'EZ
MY COMMISSION # 0 : 467215
EXPIRES: May 24, 1999
Bonded Thru Notary Public Underentian