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JOAN VILLAZON
8320 N.W. 10th Street
Pembroke Pines, Florida 33024
(305) 437-8870

Letter of Transmittal

Department of State
Division of Corporations
Post Office Box 6327
Tallahassee, FL 32314

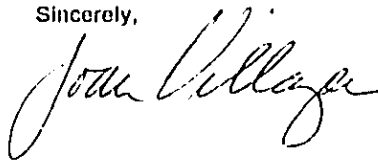
Re: INSURANCE CLAIMS CONSULTANTS, INC.

Enclosed is an original and one (1) copy of the articles of Incorporation and a check in the amount of \$122.50 for filing fee and certified copy from:

JOAN VILLAZON
8320 N.W. 10th Street
Pembroke Pines, Florida 33024
(305) 437-8870

Thank you very much.

Sincerely,



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****122.50 ****122.50

Village 8/11/95

ARTICLES OF INCORPORATION
OF
INSURANCE CLAIMS CONSULTANTS, INC.

ARTICLE I
NAME AND ADDRESS OF CORPORATION

The name of the corporation shall be: Insurance Claims Consultants, Inc. The address of the corporation shall be: 8320 N.W. 10th Street, Pembroke Pines, Florida 33024.

ARTICLE II
TERM

The corporation shall exist perpetually unless sooner dissolved according to law, commencing on the date and time of filing of the Articles of Incorporation by the Department of State stated herebelow.

ARTICLE III
PURPOSE AND POWERS

This corporation is organized for the purpose of assisting insured individuals with the settlement of insurance claims by representing insureds under power of attorney and/or employing duly licensed legally authorized insurance adjusters to perform such services.

ARTICLE IV
CAPITAL STOCK

The aggregate number of shares which the corporation has authority to issue is One Hundred (100), all of which shall be common shares with par value of One Dollar (\$1.00) per share.

ARTICLE V
INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial registered agent is: Joan Villazon, 8320 N.W. 10th Street, Pembroke Pines, Florida 33024.

ARTICLE VI
INITIAL BOARD OF DIRECTORS

The board of directors of the corporation shall consist of not less than two (2) members as fixed and determined from time to time by the shareholders.

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

JOAN VILLAZON 8320 N.W. 10th Street
Pembroke Pines, Florida 33024

VIRGINIA SWANSON 8320 N.W. 10th Street
Pembroke Pines, Florida 33024

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ARTICLE VII
INCORPORATORS

The names and street addresses of the incorporators to these Articles of Incorporation are:

JOAN VILLAZON	8320 N.W. 10th Street Pembroke Pines, Florida 33024	50% Owner
VIRGINIA SWANSON	8320 N.W. 10th Street Pembroke Pines, Florida 33024	50% Owner

ARTICLE VIII
EXECUTIVE COMMITTEE

The Board of Directors may, by resolution, designate two or more of their number to substitute an Executive Committee, who, to the extent provided in such resolution, or in the By Laws of the corporation, shall have and may exercise the powers of the Board of Directors. The Board of Directors may, by resolution, discontinue the Executive Committee or change the members thereof at any time.

ARTICLE IX
INDEMNIFICATION

The Corporation shall indemnify any officer or director or any former officer or director or member of the Executive Committee or any shareholder to the full extent permitted by law.


ARTICLE X
DISQUALIFICATION


If any officer, shareholder, agent or employee who has been rendering professional services to the public becomes legally disqualified to render such professional services within any state or accepts employment that, pursuant to existing law, places restrictions or limitations upon his/her continued rendering of such professional services, he/she shall sever all employment with and financial interests in this corporation forthwith.

ARTICLE XI
AMENDMENT

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

The undersigned have executed these Articles of Incorporation this 31st day of July, 1995.


Signature/Title OWNER
Virginia Swanson


Signature/Title OWNER
Joan Villazon

**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE**

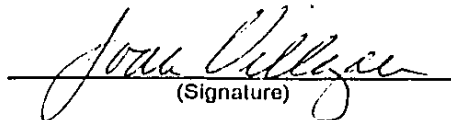
PURSUANT TO THE PROVISIONS OF SECTION 007.0501 or 017.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the corporation is Insurance Claims Consultants, Inc.

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

JOAN VILLAZON
8320 N.W. 10th Street
Pembroke Pines, Florida 33024

Having been named as registered agent and to accept the 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.


(Signature)

7-31-95
(Date)

DIVISION OF CORPORATIONS, P.O. BOX 6327, TALLAHASSEE, FL 32314

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