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AUTHOBILIATION :

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SORDER DATE : temptember 11, 1989.

ORDER TIME : 12:55 PM

ORDER RO. : 622785

CUSTOMER NO: 11,395A

USTOMER: Angle Cherbrook, Logal Asst

MENE VANDEVORRDE, P.A.

1327 North Central Avenue

Sebastian, FL 32958

DOMESTIC FILING

DAVID E. HEDGES INSURANCE NAME:

AGENCY, INC.

ARTICLES OF INCORPORATION XXCERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

CERTIFIED COPY
PLAIN STAMFED COFY
CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Debbie Skinder

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ARTICLES OF INCORPORATION

DAVID E, HEDGES INSURANCE AGENCY, INC.

ARTICLE 1 - NAME

The name of the corporation is DAVID E. HEDGES INSURANCE AGENCY, INC.

ARTICLE II - DURATION

This corporation shall exist for a period of perpetuity.

ARTICLE III - PURPOSE

This corporation is organized for the purpose of transacting any and all lawful business.

ARTICLE IV - CAPITAL STOCK

All stock issued by this corporation shall be fully paid and non-assessable and shall be transferrable only on the books of the corporation.

The whole or any part of the capital stock of this corporation shall be payable in lawful money of the United States of America, or property, labor, or services at just valuation to be fixed by the Directors. Property or labor may also be purchased with the capital stock at such valuation as shall be fixed by the Directors or shareholders.

The authorized shares of stock without par value may be issued by this corporation from time to time for such consideration as may be fixed from time to time by the Board of Directors or shareholders. Any and all such shares issued and for which the full consideration has been paid or delivered, shall be deemed fully paid Stock and holder of such shares shall not be liable for any further call or assessment or any other payment thereon.

The shares of stock to be issued by the corporation shall be subject to the

following provisions and restrictions upon sales and transfer thereof.

In the event that a stockholder, by which term is included the executors, administrators, heirs, legatees and the nominee or personal representative of any stockholder shall desire to sell, assign, give or transfer, any shares of stock in the corporation, stockholder must, by giving written notice of such desire to a majority of Board of Directors, first afford to the corporation or the nominee or its Board of Directors the right and privilege for thirty (30) days to purchase the same at a price equal to a bonafide firm offer, in writing, made to each stockholder for the purchase of such share or shares of stock, by a person, firm or corporation, ready, willing and able to buy such stock at the price so offered to be paid, and no stock of the corporation shall be transferred upon its books unless the foregoing provision has been complied with, and any attempt to transfer such stock in any other manner will be void.

ARTICLE V - PREEMPTIVE RIGHTS

Every share holder, 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 at the price at which it is offered to others.

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT AND

MAILING ADDRESS AND CORPORATION PRINCIPAL OFFICE

The street address of the initial registered office of this corporation is 2092 6th Avenue, Vero Beach, FL 32960, and the name of the registered agent of this corporation is David E. Hedges.

The Principal Office of the Corporation is 2092 6th Avenue, Vero Beach, FL 32960.

ARTICLE VII - INCORPORATION

The name and address of the persons signing these articles as a subscriber is:

Name and Address

Number of Shares

David E. Hedges 2092 6th Avenue Vero Beach, FL 32960

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ARTICLE VIII - BY-LAWS

The power to adopt, alter, amend or repeal by-laws shall be vested in the

Board of Directors and the shareholders.

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 BOARD OF DIRECTORS

The names and post office addresses of the first Board of Directors and officers of the Corporation, who, subject to the provisions of this Certificate of Incorporation and the By-Laws and General Corporation Law of the State of Florida, shall hold office for the first year of the Corporation's existence or until their successors are elected and have qualified, are as follow:

NAME	OFFICE	ADDRESS
David E. Hedges	President/Secretary Treasurer/Director	2092 6th Avenue Vero Beach, FL 32960

There shall be one director initially. The number may be increased as the By-Laws may provide, but in no case less than one.

ARTICLE XI - MANAGEMENT OF CORPORATION BY SHAREHOLDERS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the of this corporation shall be managed under the direction of, the shareholders of this corporation. All references in these Articles of Directors shall be interpreted to mean shareholders where applicable.

David E. Hedges

STATE OF FLORIDA COUNTY OF INDIAN RIVER

Before me, a notary public authorized to take acknowledgements in the state and

county set forth above, personally appeared DAVID E. HEDGES, known to me and known by me to be the person who executed the tolegoing Articles of Incorporation and he acknowledged before me that he executed those Articles of Incorporation. HEDGES is personally known to me or has shown as identification, and who did not take an oath.

IN WITNESS WHEREOF I have hereunto set my hand and attixed my official seal in the state and county aforesaid this 8 day of September, 1995.

Notary Public. State of My Commission Expires:

OFFICIAL NOTARY BEAL OFFICIAL NOTARY SEAL RENE O VANDI-VOORDE COMMISSION NUMBER CC348526 MY COMMISSION EXP. MAR. 19,1998

MAR. 10,1998

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

DATE: September 8,1991-

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