

RONALD E. CLARK
ATTORNEYS AT LAW

RONALD E. CLARK
CHERYL L. ANDERSON
TANCE E. ROBERTS

REPLY TO PALATKA

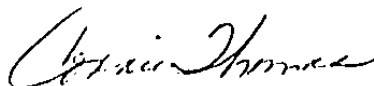
January 11, 1996

Division of Corporations
409 E. Gaines Street
Tallahassee, Florida 32301

Ladies:

Please find enclosed original and copy of the Articles of Incorporation of Quality Insurance Associates, Inc. for filing. Also enclosed is a check in the amount of \$122.50 as the filing fee and for a certified copy. Please return the certified copy to this office after filing. Thank you.

Sincerely,



Connie Thomas
Secretary to Mr. Clark

/crt
Enclosures

900001688518
-01/12/96--01077--012
****122.50 ****122.50

RECEIVED
TALLAHASSEE, FLORIDA

06 JAN 12 AM 8:34

FILED

JAN 17 1996

ARTICLES OF INCORPORATION
OF
QUALITY INSURANCE ASSOCIATES, INC.

FILED
JAN 12 AM 8:34
TALLAHASSEE, FLORIDA

We, the undersigned, hereby apply 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 State of Florida, providing for the formation, liability, rights, privileges, duties, and immunities of a corporation for profit, under and pursuant to these Articles of Incorporation.

ARTICLE I

That the name of this corporation is: Quality Insurance Associates, Inc.

ARTICLE II

That the general nature of the business and objects and purposes to be transacted and carried on are that this corporation may engage in any activity or business under the laws of the United States and of this State.

ARTICLE III

That the total number of shares of capital stock which may be issued by this corporation is Five Hundred (500) shares with a par value of One Dollar (\$1.00) per share, all of which shall be common stock and shall be fully paid and non-assessable.

ARTICLE IV

The amount of capital with which this corporation shall commence business is Five Hundred Dollars (\$500.00).

ARTICLE V

This corporation shall have perpetual existence.

ARTICLE VI

The post office address of the principal office of this corporation is 3701 Crill Avenue, Palatka, Florida 32177. The street address of the principal office of this corporation is 3701 Crill Avenue, Palatka, Florida 32177.

ARTICLE VII

The number of directors of this corporation shall be not less than one (1) nor more than seven (7).

ARTICLE VIII

The names, post office addresses and street addresses of the directors of this corporation, and the names of the officers for the first year of the corporation's existence, or until their successors are elected and have qualified, are as follows:

NAME

ADDRESS

Angela L. McNett,
President/Director

Rt. 1, Box 417
E. Palatka, FL 32131

Jeanette L. Everett,
Secretary/Director

49 Muskogee Road
San Mateo, FL 32187

ARTICLE IX

The name of the initial registered agent is Ronald E. Clark, whose address is 501 St. Johns Avenue, Palatka, Florida 32177.

IN WITNESS WHEREOF, the undersigned have made and subscribed these Articles of Incorporation and authorizes the same to be filed in the Office of the Secretary

of the State of Florida, and they do hereunto set their hands and seals on this 11th day of January, 1996.

Angela L. McNett
Angela L. McNett, Incorporator
Rt. 1, Box 417
E. Palatka, FL 32131

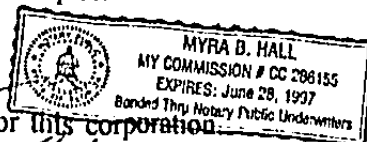
Jeanette L. Everett
Jeanette L. Everett, Incorporator
49 Muskogee Road
San Mateo, FL 32187

STATE OF FLORIDA
COUNTY OF PUTNAM

THIS DAY before me, the undersigned authority, personally appeared Angela L. McNett and Jeanette L. Everett, known to me to be the persons who executed the foregoing Articles of Incorporation and acknowledged before me that they executed the same for the purposes therein expressed, and who produced the following as identification: both personally known.

IN WITNESS WHEREOF, I have hereunto set my hand and seal at Palatka, Putnam County, Florida, this 11th day of January, 1996.

Myra B. Hall
Notary Public:
My Commission Expires:



I HEREBY ACCEPT the designation as resident agent for this corporation

Ronald E. Clark
Ronald E. Clark

95 JAN 12 AM 8:34
TALLAHASSEE, FLORIDA