

P96000019625

TRANSMITTAL LETTER

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

SUBJECT: RAM Insurance and Financial Services, Inc.
(Proposed corporate name)

Enclosed is an original and one (1) copy of the articles of incorporation and a check for
\$ 35.00.

600001728046
-02/29/96--01055--003
*****70.00 *****70.00

FROM:

Robert Massarsky

Name (printed or typed)

303 Allens Ridge Drive East

Address

Palm Harbor, Florida 34683

City, State, & Zip

(813)-787-6917

Telephone Number

FILED
96 FEB 29 PM 12:47
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Dmc
3-4-96

Note: Please provide the original and one copy of the articles.

FILED

96 FEB 29 PM 12:47

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

OF

RAM Insurance and Financial Services, Inc.

The undersigned Incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

RAM Insurance and Financial Services, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

303 Allens Ridge Drive East
Palm Harbor, Florida 34683

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

1,000 shares

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

Robert Massarsky
303 Allens Ridge Drive East
Palm Harbor, Florida 34683

ARTICLE V INCORPORATOR(S)

The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is(are):

Robert Massarsky
303 Allens Ridge Drive East
Palm harbor, Florida 34683
142-50-6586

The undersigned incorporator(s) has(have) executed these Articles of Incorporation this

26th day of February, 1996



Signature

Signature

Signature

Articles of Incorporation
Filing Fee - \$35

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

FILED

96 FEB 29 PM 12:47

Pursuant to the provisions of sections 607.0501 or 617.0501, Florida Statutes, the undersigned corporation, organized under the laws of the state of Florida, hereby makes the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the corporation is: _____

RAM Insurance and Financial Services, Inc.

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

Robert Massarsky

(Name)

303 Allens Ridge Drive East

(P.O. Box [NO], acceptable)

Palm Harbor, Florida 34683

(City/State/Zip)

Having been named as registered agent and to accept 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 _____

Robert Massarsky

DATE _____

2/26/96

REGISTERED AGENT FILING FEE: \$35.00

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