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3/17/96

FLORIDA DIVISION OF CORPORATIONS

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TO: DIVISION OF CORPORATIONS

FROM: ACE INDUSTRIES, INC.

DEPARTMENT OF STATE

54 NW 11TH ST

STATE OF FLORIDA

409 EAST GAINES STREET

TALLAHASSEE, FL 32399

FAX: (904) 922-4000

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PHONE: (305) 358-2571

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DOCUMENT TYPE: FLORIDA PROFIT CORPORATION OR P.A.

NAME: JIM KUEFLER INSURANCE AGENCY, INC.

FAX AUDIT NUMBER: H96000003955

CURRENT STATUS: REQUESTED

DATE REQUESTED: 03/17/1996

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TALLAHASSEE, FLORIDA

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ARTICLES OF INCORPORATION

of JIM KUEFLER INSURANCE AGENCY, INC.
 a CORPORATION FOR PROFIT formed under the Florida General Corporation Act.

Article 1: Name of the Corporation: JIM KUEFLER INSURANCE AGENCY, INC.
 Address of the Corporation: 66 NO. UNIVERSITY DRIVE
PEMBROKE PINES, FL 33024

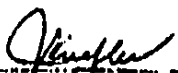
Article 2: DURATION: Term of existence of the corporation is perpetual.

Article 3: PURPOSE: The Corporation may transact any and all lawful business for which corporations may be incorporated under the Laws of the UNITED STATES and the STATE OF FLORIDA.

Article 4: CAPITAL STOCK: The number of shares which the corporation has authorized to be outstanding at any one time is 100
 PAR VALUE \$5.00 (Information about PAR VALUE is not required but may be included).

Article 5: REGISTERED OFFICE: The street address of the initial registered office of the corporation shall be:
66 NO. UNIVERSITY DRIVE, PEMBROKE PINES, FL 33024
 and the name of the initial registered agent at such address is JIM KUEFLER

I am familiar with and hereby accept the duties and responsibilities as registered agent for said corporation:



Signature of Registered Agent
 JIM KUEFLER

3/8/96

Date

Article 6: The board of directors are as follows:

The name and address of the Initial Director: (All persons listed after the first are additional directors)

1. JIM KUEFLER
66 NO. UNIVERSITY DRIVE
PEMBROKE PINES, FL 33024

Article 7: The Name and address of the incorporator is:

JIM KUEFLER
66 NO. UNIVERSITY DRIVE
PEMBROKE PINES, FL 33024

In witness whereof I have subscribed my name:



Signature of Incorporator
 JIM KUEFLER

H96-03955
 ace INDUSTRIES, INC.
 54 NW 11th Street
 Miami, FL 33138
 305-358-2571