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JAWDET I. RUBAIL, P.A.

CLEARWATER EXECUTIVE SUITES
1345 SOUTH MISSOURI AVENUE, SUITE 213
CLEARWATER, FL 34610

Jawdet I. Rubail, Esq.
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(813) 442-3000
FAX (813) 442-0504

March 22, 1996

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

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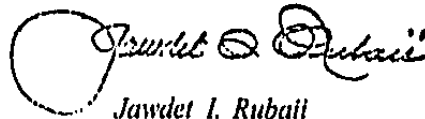
Re: Quotes, Inc.

Dear Sir or Madame:

Please find enclosed the original and one (1) copy of the Articles of Incorporation, along with my check in the amount of \$122.50 for the filing of the same.

If you should require anything further, please do not hesitate to contact me.

Sincerely,


Jawdet I. Rubail

JIR/ry
Enclosures

FILED
96 MAR 27 AM 10:39
TALLAHASSEE, FL 32314
4/13/96

DB

ARTICLES OF INCORPORATION

OF

QUOTES, INC.

ARTICLE I. NAME

The name of this corporation is QUOTES, INC.

ARTICLE II. DURATION

This corporation shall exist in perpetuity commencing on the day of execution and acknowledgment of these Articles.

ARTICLE III. PURPOSE

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

ARTICLE IV. CAPITAL STOCK

This corporation is authorized to issue 100 shares of one dollar (\$1.00) par value common stock which shall be designated "common shares".

ARTICLE V. INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 1345 South Missouri Avenue, Suite 215, Clearwater, Florida 34616, and the name of the initial registered agent of this corporation at that address is Jawdet J. Rubail.

ARTICLE VI. INITIAL BOARD OF DIRECTORS

This corporation shall have two directors initially.

William E. Bargas
Michele E. Bargas

ARTICLE VII. INCORPORATOR

The name and address of the person signing these Articles is:

William E. Bargas
3049 Kapok Kove Drive
Clearwater, FL 34619

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96 MAR 27 AM 10:39
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE VIII. PRINCIPAL PLACE OF BUSINESS

The principal place of business for the corporation is 3049 Kapok Cove Drive, Clearwater, Florida 34619.

ARTICLE IX. AMENDMENT

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment to them, and any right conferred upon the shareholders is subject to this reservation.



RENEE YOUNG
My Commission CC368200
Expires Apr. 27, 1998
Bonded by HAI
800-422-1555

William E. Bargas
William E. Bargas

STATE OF FLORIDA
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me this 22nd day of March, 1996, by William E. Bargas, who personally appeared before me at the time of notarization, and who is personally known to me or who has produced a Florida Driver's License as identification and who took an oath.

NOTARY PUBLIC

Renee Young

I hereby accept the designation herein as registered agent for Qnotes, Inc.

Jawdet I. Rubail
Jawdet I. Rubail

STATE OF FLORIDA
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me this 22nd day of March, 1996, by Jawdet I. Rubail, who personally appeared before me at the time of notarization, and who is personally known to me or who has produced a Florida Driver's License as identification and who took an oath.

NOTARY PUBLIC



RENEE YOUNG
My Commission CC368268
Expires Apr. 27, 1998
Bonded by HAI
800-422-1555

Renee Young