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TO: DIVISION OF CORPORATIONS
DEPARTMENT OF STATE
STATE OF FLORIDA
409 EAST GAINES STREET
TALLAHASSEE, FL 32399
FAX: (904) 922-4000
FROM: CORPORATE CREATIONS INTERNATIONAL IN
401 OCEAN DR
SUITE 312
MIAMI BEACH FL 33139-00001000000
CONTACT: JOHNNY C RODRIGUEZ
PHONE: (305) 672-0686
FAX: (305) 672-9110
DOCUMENT TYPE: FLORIDA PROFIT CORPORATION OR P.A.
NAME: NAVIQUOTE FINANCIAL INC.
FAX AUDIT NUMBER: H96000005658
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

20 APR 22 AM 11:32

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Articles of Incorporation
of
Natquote Financial Inc.

Article I. Name

The name of this Florida corporation is:
Natquote Financial Inc.

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EFFECTIVE DATE
4-22-96

Article II. Address

The mailing address of the Corporation is:
Natquote Financial Inc.
120 Eglinton Avenue East, Suite 500
Toronto ON M4P1E2 Canada

Article III. Capital Stock

The Corporation shall have the authority to issue 40,000,000 shares of common stock, par value zero per share.

Article IV. Registered Agent

The name and address of the registered agent of the Corporation is:

Corporate Creations Enterprises, Inc.
4521 PGA Boulevard, Suite 211
Palm Beach Gardens FL 33418

Article V. Board of Directors

The affairs of the Corporation shall be managed by a Board of Directors consisting of no less than one director. The number of directors may be increased or decreased from time to time in accordance with the Bylaws of the Corporation.

Corporate Creations International Inc.
401 Ocean Drive • Suite 312 • Door Code #125
Miami Beach FL 33139-6829
(305) 672-0686

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The election of directors shall be done in accordance with the Bylaws. The directors shall be protected from personal liability to the fullest extent permitted by law.
The name of each initial member of the Corporation's Board of Directors is:

J. Paul Hines
William Kennedy

Article VI. Incorporator

The name and address of the incorporator is:

Corporate Creations International Inc.
401 Ocean Drive • Suite 312 • Door Code #125
Miami Beach FL 33139-6629

Article VII. Corporate Existence

The corporate existence of the Corporation shall begin effective April 22, 1996

The authorized representative of the incorporator executed these Articles of Incorporation on April 22, 1996

Corporate Creations International Inc.

By: Joseph P. Mata
Joseph P. Mata Vice President

Corporate Creations International Inc.
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Miami Beach FL 33139-6629
(305) 672-0686

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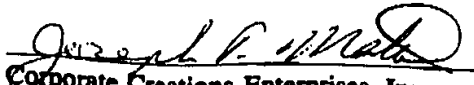
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**CERTIFICATE OF DESIGNATION
REGISTERED AGENT AND REGISTERED OFFICE**

CORPORATION:
Natquote Financial Inc.

REGISTERED AGENT:
Corporate Creations Enterprises, Inc.
4521 PGA Boulevard, Suite 211
Palm Beach Gardens FL 33418

I agree to act as registered agent to accept service of process for the corporation named above at the place designated in this Certificate. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.


Corporate Creations Enterprises, Inc.
Joseph P. Mata, Vice President

Date: April 22, 1996

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