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PREFERRED
LEGAL & FINANCIAL SERVICES

ACCOUNT NO. : 0721000000032

REFERENCE : 923131 7108360

AUTHORIZATION :

Patricia Pygite

COST LIMIT : 970.00

ORDER DATE : Apr 18, 1996

ORDER TIME : 12:52 PM

ORDER NO. : 923131

CUSTOMER NO: 7108360

CUSTOMER: Mr. David H. Arnold
MR. DAVID H. ARNOLD

9117 Arundel Way

Jacksonville, FL 32257

DOMESTIC FILING

NAME: INSURANCE REPLACEMENT SERVICES
INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

4/24/96

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

 CERTIFIED COPY
XX PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Carina L. Dunlap

EXAMINER'S INITIALS:

4/24/96
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ARTICLES OF INCORPORATION
OF
INSURANCE REPLACEMENT SERVICES INC.

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

INSURANCE REPLACEMENT SERVICES INC.

The address of the principal office of this corporation shall be 8130-102 Baymeadows Circle West, Jacksonville, Florida 32256, and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,500 shares of common stock having no par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 8130-102 Baymeadow Circle West, Jacksonville, Florida 32256, and the name of the initial registered agent of the corporation at that address is David H. Arnold.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have two Director, initially. The names and addresses of the initial members of the Board of Directors are:

David H. Arnold	9117 Arundel Way Jacksonville, Florida 32257
William Davidson	1702 The Greens Way, Apt. 813 Jacksonville Beach, Florida 32250

ARTICLE VII. INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation:

Corporate Agents, Inc.
1201 Bay Street
Tallahassee, Florida 32301

The undersigned incorporator has executed these Articles of Incorporation on April 23, 1996.

Deborah D. Skipper
It's Agent, Deborah D. Skipper
Incorporator

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ACCEPTANCE OF REGISTERED AGENT
DESIGNATED IN THE ARTICLES OF INCORPORATION

David H. Arnold, an individual residing
in this state, having a business office identical with the
registered office of the corporation named below, and having
been designated as the Registered Agent in the above and
foregoing Articles of Incorporation of:

INSURANCE REPLACEMENT SERVICES INC.

David H. Arnold is familiar with and accepts the
obligations of the position of Registered Agent under Section
607.0505, Florida Statutes.

By: 

Typed Name: David H. Arnold