

P96000040228

JEROME P. VENTURA, P.A.
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JEROME P. VENTURA

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Fax (305) 438-2885

May 1, 1996

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Secretary of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

RE: ARTICLES OF INCORPORATION
FEDERATED AGENCY GROUP, INC.

Gentlemen:

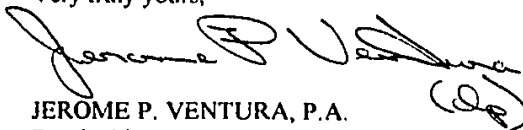
Enclosed please find, for filing, two original Articles of Incorporation for FEDERATED AGENCY GROUP, INC., together with our check in the amount of \$122.50 to cover the filing fee.

Once you have filed same, please return an original marked "FILED" to the undersigned along with the appropriate charter information.

If you have any questions, please do not hesitate to contact my office.

Thank you for your anticipated cooperation.

Very truly yours,



JEROME P. VENTURA, P.A.
For the Firm

JPV:dap
Enclosures

FILED
STATE
DIVISION OF
CORPORATIONS
MAY -6 2:11:45

gj 5/10/96

FILED
CLERK OF STATE
OFFICE OF CORPORATIONS

ARTICLES OF INCORPORATION 96 MAY -6 AM 11:46

ARTICLE I

NAME: The name of the Corporation is:

FEDERATED AGENCY GROUP, INC.

ARTICLE II

DURATION: The Corporation shall have perpetual existence.

ARTICLE III

PURPOSE: The purpose of the Corporation is to engage in any and/or all activities or business purposes permitted under the Laws of the United States of America and the State of Florida including but not limited to any and all facets regarding:

"any and all aspects of the insurance and automobile registration and tag industry".

ARTICLE IV

CAPITAL STOCK: The maximum number of shares which this corporation is authorized to have outstanding at any time is 1000 shares of common stock having a ONE CENT (\$0.01) par value per share of which 1000 shares shall be issued.

ARTICLE V

PRE-EMPTIVE RIGHTS: Each shareholder of this corporation shall have the first right to purchase shares (and securities) convertible into shares) of any class, kind or series of stock in this corporation that may, from time to time, be issued (whether or not presently authorized or issued), including shares from the treasury of this corporation, in the ration that the number of shares (s)he holds at the time of issue bears to the total number of shares outstanding, exclusive of treasury shares. This right shall be deemed waived by any shareholder who does not exercise it and pay for the shares pre-empted within thirty (30) days of receipt of a notice in writing from one corporation, stating the prices, terms and conditions of the issue of shares, and inviting them to exercise their pre-emptive rights. This right may be

waived by affirmative written waiver submitted by the shareholder to the corporation within thirty (30) days of receipt of notice from the corporation.

ARTICLE VI

INFORMAL ACTION OF DIRECTORS: If all the directors severally or collectively consent in writing to any action taken or to be taken by the corporation, and the writings evidencing their consent are files with the Secretary of the corporation, the action shall be as valid as though it has been authorized at a meeting of the Board of Directors.

ARTICLE VII

POWERS: The corporation may exercise any powers, without limitation whatsoever, which a corporation may legally exercise under the laws of the State of Florida where this corporation is formed. In addition, the corporation shall have the following specific powers:

- A. To elect or appoint officers and agents of the corporation and to fix their compensation.
- B. To act as an agent for any individual, association, partnership, corporation or other legal entity.
- C. To receive, acquire, hold, exercise rights arising out of the ownership or possession thereof, sell, or otherwise dispose of, shares or other interests in, or obligations of, individuals, associations, partnerships, corporations, or governments.
- D. To receive, acquire, hold, pledge, transfer, or otherwise dispose of shares of the corporation.
- E. To make gifts or contributions for the public welfare or for charitable, scientific or educational purposes.

ARTICLE VIII

No contract or transaction between this corporation and any of its directors, or between this corporation and any other corporation, firm, association, or other legal entity shall be invalidated by reason of the fact that the director of the

corporation has a direct or indirect interest, pecuniary or otherwise, in such corporation, firm, association, or legal entity, or because the interested director was present at the meeting of the Board of Directors which acted upon or in reference to such contract or transaction, or because they participated in such action, provided that the interest of each such director shall have been disclosed to or known by the Board and a disinterested majority of the Board shall have nonetheless ratified and approved such contract or transaction. Such interested director or directors may be counted in determining whether a quorum is present for the meeting at which such ratification or approval is given. If the vote of such interested director or directors, is, or was, necessary for the approval of such contract or transaction, then such contract or transaction shall, with disclosure of the director's or directors' interest, be submitted for the approval of or ratification by the stockholders.

ARTICLE IX

MEETING BY CONFERENCE TELEPHONE: Members of the Board of Directors may participate in regular meetings of the Board of Directors by means of conference telephone as provided by law, but special meetings of the Board of Directors must be attended in fact in person by each director.

ARTICLE X

INDEMNIFICATION: The corporation may be empowered to indemnify any officer or director, or any former officer or director in the manner set out and provided for in the by-laws of this corporation pursuant to the provisions of Section 607.014 of the Florida Statutes, as amended.

ARTICLE XI

INITIAL REGISTERED OFFICE/AGENT AND PRINCIPAL ADDRESS: The name and address of the initial registered agent and principal office of this corporation is as follows:

EDWARD LAWSON
2107 S Andrews Avenue
Ft Lauderdale, FL 33316

The Board of Directors from time to time may move the Registered

Office to any other address in the State of Florida.

ARTICLE XII

INITIAL BOARD OF DIRECTORS: This corporation shall have one director(s) initially. The number of directors may be either increased or decreased from time to time by an amendment of the by-laws of the corporation in the manner provided by law, but shall never be less than one.

The name and address of the initial director of this corporation is:

Edward Lawson
2107 S Andrews Avenue
Ft Lauderdale, FL 33316

The person named as initial director shall hold office until the successor is elected or appointed and has qualified, whichever occurs first.

ARTICLE XIII

INCORPORATION: The name of the incorporator is:


Edward Lawson
2107 S Andrews Avenue
Ft Lauderdale, FL 33316

President

ARTICLE XIV

CHAPTER "S": This corporation reserves the right to function as an entity pursuant to any Internal Revenue provision, including but not limited to Chapter "S".

IN WITNESS WHEREOF, the undersigned, as Incorporator, has executed the foregoing Articles of Incorporation on the 30th day of April, 1996.

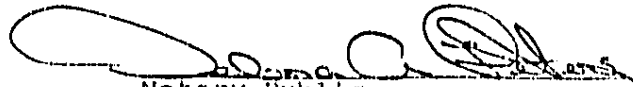

EDWARD LAWSON
Incorporator

STATE OF FLORIDA :
COUNTY OF BROWARD:

STATE OF FLORIDA :
COUNTY OF BROWARD:

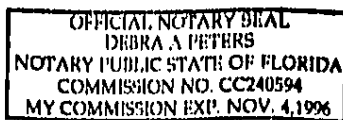
On the 30 day of April, 1996, before me personally appeared EDWARD LAWSON to me known to be the person described as Incorporator and who executed the foregoing Articles of Incorporation and acknowledged before me that he subscribed to these Articles of Incorporation on the above date.

(SEAL)



Notary Public
State of Florida at Large

My commission expires:



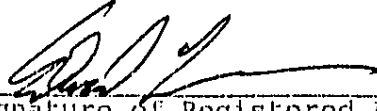
FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

96 MAY -6 AM 11:46

ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process for FEDERATED AGENCY GROUP, INC. At the place designated in the articles of incorporation, I, Edward J. Lawson and agree to comply with the provisions of Section 48.091 F.S. relative to keeping open such office.

4/30/96
Date


(Signature of Registered Agent)

P96000040228

21st Century Holding Company

3201 North Federal Highway
Fort Lauderdale, FL 33306

Telephone (954) 584-4300
Fax (954) 584-4373

December 10, 1996

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

RE: Change of Address for
Federated Agency Group, Inc.
Document Number: P96000040228

Please be advised and note that the address for the above mentioned company has changed to:

3201 North Federal Highway
Fort Lauderdale, Florida 33306

Thank you for your prompt attention to this matter. Please do not hesitate to contact me if you require additional information.

Sincerely,
FEDERATED AGENCY GROUP, INC.

Robert A. Sandler/Be
Robert A. Sandler

KS 1/8

P96000040228

21st CENTURY HOLDING COMPANY

3201 North Federal Highway, Suite 201

Fort Lauderdale, Florida 33306

(954) 564-4300 office

(954) 564-4373 fax

August 21, 1997

Florida Department of State

Division of Corporations

P.O. Box 6327

Tallahassee, Florida 32314


RE: Change of Address for:
Federated Agency Group, Inc.
Document Number: P96000040228

Please be advised and note that the address for the above-mentioned corporation will be changed on September 1, 1997 to:

2107 South Andrews Avenue
Fort Lauderdale, Florida 33316

Thank you for your prompt attention to this matter. Please do not hesitate to contact me if you require additional information.

Sincerely,
FEDERATED AGENCY GROUP, INC.



Robert A. Sandler
Corporate Officer

KS 8/28