

EFFECTIVE DATE

10/16/96

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
96 JUN -7 1112:06

ARTICLES OF INCORPORATION

OF

PREMIUM FUNDING CORP.

The undersigned, being of legal age and competent to contract, for the purpose of organizing a corporation pursuant to the laws of the State of Florida, does hereby adopt the following Articles of Incorporation, and does hereby agree and certify as follows:

ARTICLE I. NAME

The name of this Corporation shall be **PREMIUM FUNDING CORP.**

ARTICLE II. COMMENCEMENT OF CORPORATE EXISTENCE

This Corporation shall commence corporate existence upon the 6th day of June, 1996, and shall have perpetual existence unless sooner dissolved according to law.

ARTICLE III. PURPOSES AND GENERAL POWERS

The general purpose of this Corporation shall be the transaction of any and all lawful business. This Corporation shall have all of the powers enumerated in the Florida General Corporation Act, as the same now exists and as hereafter amended, and all such other powers as are permitted by applicable law.

ARTICLE IV. CAPITAL STOCK

A. Number and Class of Shares Authorized; Par Value.

The capital stock authorized, the par value thereof, and the class of such stock shall be as follows:

Number of Shares Authorized	Par Value Per Share	Class of Stock
10,000	\$1.00	Voting, Common

The consideration for all of the above stock shall be payable in cash, property (tangible and intangible), labor or services in lieu of cash, unless otherwise prohibited by law; at a just valuation to be fixed by the Board of Directors of the Corporation.

B. Voting Rights.

The Common Stock shall possess and exercise exclusive voting rights and at all meetings of the Shareholders, each record holder of such stock shall be entitled to one (1) vote for each share held. Shareholders holding Common Stock shall have no cumulative voting rights in any election of directors of the Corporation.

**ARTICLE V.
MAILING ADDRESS**

The mailing address of this corporation shall be:

801 N. Douglas Ave., Suite 205
Altamonte Springs, Florida 32701

**ARTICLE VI.
INITIAL REGISTERED OFFICE AND AGENT**

The initial registered office of this Corporation shall be located at 118 E. Jefferson Street, Orlando, Florida 32801, and the initial registered agent of the Corporation at that address shall be WADE F. JOHNSON, JR. The Corporation may change its registered agent or the location of its registered office, or both, from time to time without amendment of these Articles of Incorporation.

**ARTICLE VII.
INITIAL BOARD OF DIRECTORS**

This Corporation shall have two directors initially. The number of directors may be either increased or diminished from time to time as provided in the bylaws. The names and street addresses of the initial directors of this Corporation are:

Steven K. Hope
801 N. Douglas Ave., Suite 205
Altamonte Springs, Florida 32701

Stephen R. Birge
801 N. Douglas Ave., Suite 205
Altamonte Springs, Florida 32701

Directors may be removed without cause.

**ARTICLE VIII.
INCORPORATOR**

The name and street address of the person signing these Articles as Incorporator are:

Wade F. Johnson, Jr.
118 E. Jefferson St.
Orlando, Florida 32801

**ARTICLE IX.
BYLAWS**

Except as otherwise provided by law, the power to adopt, alter, amend or repeal the bylaws shall be vested in the Board of Directors.

**ARTICLE X.
INDEMNIFICATION**

In addition to any rights and duties under applicable law, the Corporation shall indemnify and hold harmless all of its directors, officers, employees and agents, and former directors, officers, employees and agents from and against all liabilities and obligations, including attorneys' fees, incurred in connection with any actions taken or failed to be taken by said directors, officers, employees and agents in their capacity as such except for willful misconduct or gross negligence.

**ARTICLE XI.
CONFLICTS OF INTEREST**

No contract or other transaction between this Corporation and any other corporation, and no act of this Corporation, shall in any way be affected or invalidated by the fact that any of the Directors of this Corporation are pecuniarily or otherwise interested in, or are the directors or officers of, such other corporation. Any Director individually, or any firm of which any Director may be a member, may be a party to, or may be pecuniarily or otherwise interested in any contract or transaction of this Corporation, provided that the fact that he or such firm is so interested shall be disclosed or shall have been known to the Board of Directors or a majority thereof, and any Director of this Corporation who is also a director or an officer of such other corporation, or who is so interested, may be counted in determining the existence of a quorum at any meeting of the Board of Directors of this Corporation that shall authorize any such contract or transaction with like force and effect as if he were not such a director or officer of such other corporation, or not so interested.

**ARTICLE XII.
LIMITED LIABILITY OF SHAREHOLDERS**

The private property of the shareholders shall not be subject to payment of the Corporation's debts to any extent.

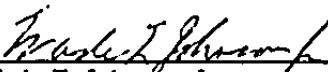
**ARTICLE XIII.
AMENDMENT**

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

**ARTICLE XIV.
HEADINGS AND CAPTIONS**

The headings or captions of these various articles are inserted for convenience and none of them shall have any force or effect, and the interpretation of the various articles shall not be influenced by any of said headings or captions.

IN WITNESS WHEREOF, the undersigned, being the incorporator hereinbefore named, for the purpose of forming a corporation under the laws of the State of Florida to do business both within and without the State of Florida, hereby makes and files these Articles of Incorporation, declaring and certifying that the facts stated herein are true, and hereby subscribes thereto and hereunto sets his hand and seal this 6th day of June, 1996.



Wade F. Johnson, Jr.

**CERTIFICATE DESIGNATING PLACE OF BUSINESS FOR THE
SERVICE OF PROCESS WITHIN FLORIDA AND REGISTERED
AGENT UPON WHOM PROCESS MAY BE SERVED**

FILED
SECRETARY OF STATE
CORPORATIONS
96 JUN -7 PM 12:06


In compliance with Section 48.091, Florida Statutes, the following is submitted:

PREMIUM FUNDING CORP., desiring to organize as a corporation under the laws of the State of Florida, with its registered office at 118 E. Jefferson Street, Orlando, Florida 32801, has named and designated WADE F. JOHNSON, JR. as its Registered Agent to accept service of process within the State of Florida.

ACKNOWLEDGMENT

Having been named to accept service of process for the above-named corporation, at the place designated in this Certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties as Registered Agent.

Dated this 6th day of June, 1996.



Wade F. Johnson, Jr.
Registered Agent

1201 HAYS STREET
TALLAHASSEE, FLORIDA 32301-1005
TEL: 904-438-1911
FAX: 904-438-1911

REC'D
96 JUL -1 AM 11:25
CORPORATION

P96000048747



ACCOUNT NO. : 072300000032
REFERENCE : 006029 129422A
AUTHORIZATION : Patricia Pruitt
COST LIMIT : \$ 87.50

ORDER DATE : July 1, 1996

ORDER TIME : 9:47 AM

ORDER NO. : 006029

CUSTOMER NO: 129422A

CUSTOMER: Wade F. Johnson, Jr., Esq
Wade F. Johnson, Jr., Pa
118 E. Jefferson Street

200001880412

Orlando, FL 32801

DOMESTIC AMENDMENT FILING

NAME: PREMIUM FUNDING CORP.

ARTICLES OF AMENDMENT
 RESTATED ARTICLES OF INCORPORATION

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

CERTIFIED COPY
 PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Deborah Schroder

EXAMINER'S INITIALS: _____

Amend
CRG - J

FILED
96 JUL -1 PM 2:51
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLES OF AMENDMENT
TO
ARTICLES OF INCORPORATION
OF
PREMIUM FUNDING CORP.**

FILED
96 JUL -1 PM 2:57
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, as the incorporator of PREMIUM FUNDING CORP., hereby executes these Articles of Amendment to the Articles of Incorporation of PREMIUM FUNDING CORP., and states the following:

1. The Articles of Incorporation of PREMIUM FUNDING CORP., a Florida corporation, were filed on June 7, 1996, effective June 6, 1996, and assigned document number P96000048747.

2. Article IV of the Articles of Incorporation shall be amended to read as follows:

Article IV
CAPITAL STOCK

A. Number and Class of Shares Authorized; Par Value.

The capital stock authorized, the par value thereof, and the class of such stock shall be as follows:

Number of Shares Authorized	Par Value Per Share	Class of Stock
10,000	\$1.00	Voting, Common
10,000	\$1.00	Non-voting, Common

The consideration for all of the above stock shall be payable in cash, property (tangible and intangible), labor or services in lieu of cash, unless otherwise prohibited by law; at a just valuation to be fixed by the Board of Directors of the Corporation.

B. Voting Rights.

The Voting Common Stock shall possess and exercise exclusive voting rights and, at all meetings of the Shareholders, each record holder of such stock shall be entitled to one (1) vote for each share held. Shareholders holding Voting Common Stock shall have no cumulative voting rights in any election of directors of the Corporation.

3. This Amendment was adopted on the 28th day of June, 1996, by the incorporator of this corporation, pursuant to Sections 607.1005 and 607.1006 of Florida Statutes and no shareholder action is required.

IN WITNESS WHEREOF, the undersigned, as the incorporator of this corporation, has executed these Articles of Amendment this 28th day of June, 1996.

PREMIUM FUNDING CORP.

By: Wade F. Johnson, Jr.
Wade F. Johnson, Jr., Incorporator