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JOHN G. STINSON

NICHOLAS L. SCRUGGS
1998 - 1993
PARKS M. CARMICHAEL
1993 - 1994
WILLIAM D. PRIDGEMAN
1993 - 1980
NICHELLE VAUGHN
1946 - 1982

RETAINED
RAY D. HELPLING
WILLIAM M. LONG

June 21, 1996

Corporate Records Bureau
Division of Corporations
Department of State
Post Office Box 6327
Tallahassee, Florida 32301

EFFECTIVE DATE
6-21-96

400001874794
-06/25/96--01083-011
*****70.00 *****70.00

Re: Insurance Agency of Deltona, Inc.

Dear Sir or Madam:

Enclosed please find Articles of Incorporation for the above-referenced corporation. Please file same in your usual manner. I have enclosed a check in the amount of \$70.00 for filing fees and registered agent designation.

Sincerely yours,


Steven M. Chamberlain

SMC:lb
Enclosures

AL JUN 26 1996

FILED
96 JUN 24 PM 3:45
STATE OF FLORIDA
TALLAHASSEE, FLORIDA

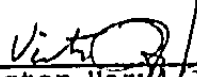
EFFECTIVE DATE
6-21-96

ARTICLES OF INCORPORATION OF
INSURANCE AGENCY OF DELTONA, INC.

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1. Name. The name of the corporation is: INSURANCE AGENCY OF DELTONA, INC.
2. Purpose. The corporation may engage in the business of operating an Insurance World franchise; provided however, the corporation may also invest in its funds in real estate, mortgages, stocks, bonds or any other type of investments and may own real or personal property.
3. Stock. The maximum number and class of shares of capital stock this corporation is authorized to have outstanding is 1,000 shares of common capital stock of a par value of \$1.00 per share. The corporation shall have a lien on its shares of stock for any debt or liability incurred to it by a stockholder before being notified of the transfer or levy on such shares.
4. Existence. The corporation shall have perpetual existence. The corporation shall commence existence on June 21, 1996.
5. Registered Agent. The initial street address in the State of Florida of the initial registered office of the proposed corporation is 830 N.W. 13th Street, Suite B, Gainesville, Florida 32601 and the name of its initial registered agent at such address is Victor Hazy, Jr.
6. Location. The business is located at 2742 Elcam Boulevard, Deltona, Florida 32725 and mailing address of the corporation is 830 N.W. 13th Street, Suite B, Gainesville, Florida 32601.
7. Management. Business of the corporation shall be managed by the stockholder.
8. Incorporator. The name and address of the person signing these Articles of Incorporation as incorporator is as follows: Victor Hazy, Jr., 830 N.W. 13th Street, Suite B, Gainesville, Florida 32601.
9. Limitation. The Corporation shall not issue any of its capital stock to anyone other than an individual who is duly licensed to sell automobile insurance in the State of Florida.
10. Amendment. These Articles may not be amended without the prior written consent of Insurance World Franchisor, Inc., a Florida corporation.
11. Restrictions on Transfer. Transfer of stock of this corporation is (or will be) restricted by an agreement with Insurance World Franchisor, Inc., a Florida corporation.

The undersigned, being the original incorporator and registered agent hereinbefore named, for the purpose of forming a corporation to do business both within and without the State of Florida, does make, subscribe, acknowledge and file these Articles, hereby declaring and certifying that the facts herein stated are true, that the undersigned is familiar with and accepts the duties and obligations as registered agent for said corporation and accordingly, has executed this document on this 21 day of June,



Victor Hazy Jr.

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56 JUN 24 PM 3:45
SECRETARY OF STATE
TALLAHASSEE, FLORIDA