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FILED  
JUL 2 1996  
TALLAHASSEE, FLORIDA

**Joel Kauffman, ATTORNEY AT LAW**

BOX 50819  
JACKSONVILLE, FL 32240

Phone 904-247-8661

June 25, 1996

FLORIDA DEPARTMENT OF STATE  
DIVISION OF CORPORATIONS  
PO BOX 6327  
Tallahassee, FL 32314

000001879680  
-06/28/96--01094--006  
\*\*\*\*\*73.00 \*\*\*\*\*73.00

Gentlemen;

Enclosed please find the ARTICLES OF INCORPORATION of CORNERSTONE INSURANCE AND FINANCIAL SERVICES, INC. together with a check in the amount of \$73. Also included is a copy of the Articles.

Kindly file the enclosed articles, certify the enclosed copy and return to me.

7/3/96  
TB

Sincerely,

*Joel Kauffman*  
JOEL KAUFFMAN

FILED  
95 JUL -2 MID: 18  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION  
OF  
CORNERSTONE INSURANCE AND FINANCIAL SERVICES, INC.

We hereby associate to form a Stock Corporation under the provisions of Chapter 607, Florida Statutes.  
That that end set forth the following:

- (A) The name of the Corporation is: CORNERSTONE INSURANCE AND FINANCIAL SERVICES, INC.
- (B) The purposes for which this Corporation is organized shall include the transaction of any or all lawful business for which Corporations may be incorporated under Chapter 607, Florida Statutes.
- (C) The Corporation shall have the authority to issue 100 shares of common stock with no par value per share.
- (D) The name of the INITIAL REGISTERED AGENT is JOEL KAUFFMAN, who is a resident of Florida and whose business address is the same as the REGISTERED OFFICE of the CORPORATION. The street address of the INITIAL REGISTERED AGENT is: 384 15th Avenue South, Jacksonville Beach, Florida 32250. I am familiar with and accept designation as REGISTERED AGENT.
- (E) The INITIAL BOARD OF DIRECTORS shall consist of one person, whose name is JOEL KAUFFMAN.
- (F) The name of the INCORPORATOR is: JOEL KAUFFMAN.  
whose address is 384 15TH AVENUE SOUTH, JACKSONVILLE BEACH, FL 32250.

SIGNATURE OF INCORPORATOR: Joel Kauffman

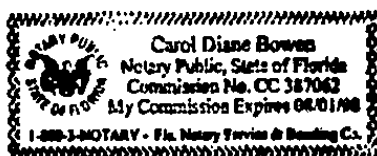
STATE OF FLORIDA:  
COUNTY OF DUVAL:

THE FOREGOING INSTRUMENT WAS ACKNOWLEDGED BEFORE THIS 25<sup>th</sup> DAY OF

June, 1996 BY Joel Kauffman

PRESIDENT/DIRECTOR OF Cornerstone Ins. Financial ON BEHALF OF THE

CORPORATION.



(SEAL)

Carol Diane Bowen NOTARY PUBLIC  
MY COMMISSION EXPIRES: 8-1-98