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FROM: (PLEASE PRINT)

PHONE 305 551-0747

HENRY NUNEZ
13322 S.W. 43 LANE
MIAMI, FLORIDA 33175

SECRET
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Christian Insurance Group, Inc.

(Corporation Name)

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AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/ Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
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RECEIVED
FLORIDA SECRETARY OF STATE
TALLAHASSEE, FLORIDA

96 OCT -9 PM 12:39

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Examiner's Initials

ARTICLES OF INCORPORATION
OF
CHRISTIAN INSURANCE GROUP, INC

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

96 OCT - 9 PM 12:39

FILED

The undersigned incorporator (s), for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopt (s) the following Articles of Incorporation.

ARTICLE I - NAME

The name of the corporation shall be: CHRISTIAN INSURANCE GROUP INC.

The principal place of business of this corporation shall be:

3027 S.W. 107th Avenue
Miami, Florida 33165

ARTICLE II - NATURE OF BUSINESS

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

ARTICLE III - CAPITAL STOCK

The maximum number of shares which this Corporation is authorized to have outstanding at any time is 1,000 shares of common stock having no par value.

ARTICLE IV - TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE V - INITIAL BOARD OF DIRECTORS

The initial Board of Directors shall consist of two members.

The number of directors may be increased or decreased from time to time by vote of the Board of Directors, but in no case shall the number of directors be less than one nor more than 15.

The name(s) and address(es) of the director(s) constituting the initial Board of directors is/are:

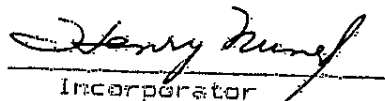
<u>Name</u>	<u>Address</u>
HENRY NUNEZ	13322 S.W. 43rd Lane Miami, Florida 33175
JOSE R. ARRAZCAETA	2940 S.W. 114th Avenue Miami, Florida 33165

ARTICLE VI - INCORPORATOR (S)

The name (s) and street address (es) of the Incorporator (s) to these Articles of Incorporation is (are):

<u>Name</u>	<u>Address</u>
HERNY NUNEZ	13322 S.W. 43rd .ane Miami, Florida 33175

The undersigned has (have) executed these Articles of Incorporation this 8th day of October, 1996.


Incorporator

CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICER

Pursuant to the provisions of sections 607.0501 or 617.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered officer/registered agent, in the State of Florida.

1. The name of the corporation is:

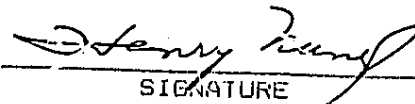
CHRISTIAN INSURANCE GROUP, INC

2. The name and address of the registered agent and officer is:

HENRY NUNEZ

13522 S.W. 43rd Lane
Miami, Florida, 33175

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED, AS REGISTERED AGENT I AGREE TO ACT IN THIS CAPACITY, I FURTHER AGREE TO COMPLY WITH THE PROVISIONS ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.


SIGNATURE

10-08-96
DATE

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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FILED