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EDWARD A. HANNA, JR., P.A.

EMERALD HILLS EXECUTIVE PLAZA ONE
4601 SHENKMAN STREET, FIFTH FLOOR
HOLLYWOOD, FLORIDA 33021-3401

ALSO ADMITTED FEDERAL,
PENNSYLVANIA AND
WASHINGTON, D.C. BARS

BROWARD: (305) 903-2211
N. BROWARD: (305) 522-4444
DADE: (305) 940-4204
FAX: (305) 903-2227

October 18, 1996

SECRETARY OF STATE
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

IN RE: ESSEX UNDERWRITING MANAGEMENT GROUP, INC.
CASE NUMBER:
FILE NUMBER: 96-082701-EAH/CIV
FILE CODE: RED
CECN: ESSEX-20.1

Dear Sir/Madame:

Enclosed herewith find the original ARTICLES OF INCORPORATION and two (2) photocopies of same for the above corporation. We have also enclosed our check in the amount of: One Hundred and Twenty Two and Fifty Cents (\$122.50) Dollars to cover the filing fees for the above corporation.

Please file the said ARTICLES and return two (2) certified copies to us by return mail. A self-addressed, stamped envelope is enclosed herewith for your convenience.

If it is at all possible, please expedite this request. Thank you very much for your time and attention to this matter.

Yours Sincerely,

LAW OFFICES OF:
EDWARD A. HANNA, JR., P.A.

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BY:


EDWARD A. HANNA, JR., ESQ.
EAH/lp

af 11/7/96

ARTICLES OF INCORPORATION

RECORDED
STATE
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of

ESSEX UNDERWRITING MANAGEMENT GROUP, INC.

The undersigned hereby states, for the purpose of forming a corporation under the laws of the State of Florida, providing for the formation, rights, privileges, immunities, and liabilities of corporation for profit, as follows:

ARTICLE I - NAME

The name of this corporation, (hereinafter referred to as the "Corporation") shall be:

ESSEX UNDERWRITING MANAGEMENT GROUP, INC.

ARTICLE II - PURPOSE

This Corporation is organized for the purposes of:

A. Establishment and management of off-shore trusts and investments for clients of this corporation, and further, to,

B. Provide comprehensive consulting and advisory services to such clients in all phases and in all aspects of such trusts and investments.

C. Further, however, this Corporation is organized for the purpose of transacting any or all other lawful business activities.

The enumeration of objects or purposes herein shall not be deemed to exclude or in any way limit by inference, any powers, objects or purposes which this Corporation is empowered to exercise, whether expressly by force of the laws of the State of Florida, now or hereafter in effect, or impliedly by any reasonable construction of said laws.

ARTICLE III - DURATION

This Corporation shall have perpetual existence, unless dissolved according to law, commencing on the date of the filing of these Articles of Incorporation with the Florida Department of State.

ARTICLE IV - CAPITAL STOCK

This Corporation is authorized to issue One-Thousand (1000) shares of stock, each having a par value One (\$1.00) Dollar per share; and to be fully paid in and non-assessable; all of which will be common stock and which shall be designated hereafter: "Common Shares;" and Six-Hundred (600) shares shall be issued and sold for such consideration as may be fixed by the Board of Directors hereof. Said shares of stock shall be issued, sold or transferred only in accordance with the By-Laws of this Corporation and this Corporation may from time to time make, and all of said shares of stock subscribed to shall be paid for either in cash, property, labor or services, it being recognized that property, labor or services rendered may be purchased or paid for with the common stock of this Corporation as a just valuation.

ARTICLE V - PRE-EMPTIVE RIGHTS

Every Shareholder, upon the sale for cash of any new stock of this Corporation, shall have the right to purchase his pro-rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI - INDEMNIFICATION

This Corporation shall indemnify any Officer or Director, or any former Officer or Director, to the full extent permitted by law.

ARTICLE VII - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial Registered Office of this Corporation shall be:

ESSEX UNDERWRITING MANAGEMENT GROUP, INC.
757 S.E. 17th Street, Suite #318
Ft. Lauderdale, Florida 33316

The name of the initial Registered Agent of this Corporation, located at the above said address, shall be:

ELIZABETH DUBOIS

ARTICLE VIII - INITIAL BOARD OF DIRECTORS

This Corporation shall have four (4) Directors constituting the initial Board of Directors. The number of Directors may be either increased or decreased from time to time consistent with the By-Laws of this Corporation and the Shareholders Agreement. The name, address and departmental titles of the initial Directors, of this Corporation shall be:

MICHAEL BLOSH, President
SAMUEL P. CARLSON, Vice-President
ELIZABETH DUBOIS, Secretary/Treasurer
ELIZABETH DUBOIS, Registered Agent
757 S.E. 17th Street, Suite #318
Ft. Lauderdale, Florida 33316

ARTICLE IX - POWERS OF THE DIRECTORS

The Directors may exercise all powers held by this Corporation without limitation, not inconsistent with the laws of the State of Florida, and in particular, they may:

A. Determine upon what terms and conditions certificates of stock which have been lost or destroyed may be replaced or reissued.

B. Make By-Laws for the exercise of corporate powers, the management regulation and government of this Corporation's property and affairs, the transfer of stock and the calling and holding of meetings of its shareholders.

C. Appoint such officers and agents as the affairs of this Corporation shall require, and allow for suitable compensation.

D. Acquire by purchase, gift or other lawful mode, shares of its own capital stock and the capital stock of other corporations.

E. File a plan or any documents required by the Internal Revenue Service under Section 1244, pertaining to small business corporations or "Sub-Chapter S" in the event that the Directors feel it is in the best interests of this Corporation.

ARTICLE X - INCORPORATORS

The name and address of the person signing these Articles is:

NAME: ELIZABETH DUBOIS
ADDRESS: 757 S.E. 17th Street, Suite #318
Ft. Lauderdale, Florida 33316

ARTICLE XI - AMENDMENT

This Corporation reserves the right to amend or repeal any provision or provisions contained and set forth in these ARTICLES OF INCORPORATION, or any Amendment hereto, and any right conferred upon any Shareholder or Shareholders is subject to this same said reservation.

ARTICLE XII - INITIAL CAPITAL INVESTMENT

The amount of initial investment capital with which this Corporation shall begin business operation One-Thousand and No Cents (\$1000.00) Dollars.

IN WITNESS WHEREOF, the undersigned Subscriber has
executed these ARTICLES OF INCORPORATION this 18th day of
October, 1996.

Elizabeth F. Dubois
Subscriber: ELIZABETH DUBOIS
Resident Agent of the Corporation

CERTIFICATE RE:

NOTARIZED EXECUTION OF ARTICLES OF INCORPORATION

NAME OF CORPORATION:

ESSEX UNDERWRITING MANAGEMENT GROUP, INC.

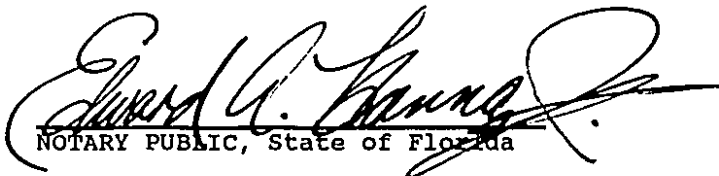
STATE OF FLORIDA)
)
COUNTY OF BROWARD)

BEFORE ME, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared ELIZABETH DUBOIS, known to me to be the person who executed the foregoing ARTICLES OF INCORPORATION, and he/she acknowledged before me that he/she executed those same said ARTICLES OF INCORPORATION for:

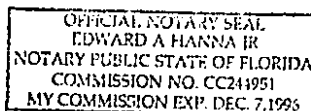
ESSEX UNDERWRITING MANAGEMENT GROUP, INC.
757 S.E. 17th Street, Suite #318
Ft. Lauderdale, Florida 33316

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the State and County aforesaid,

this 18th October
this _____ day of , 1996.


NOTARY PUBLIC, State of Florida

My Commission Expires:



This Document was prepared by:

THE LAW OFFICES OF:
EDWARD A. HANNA, JR., P.A.

By: EDWARD A. HANNA, Jr., Esq.
Emerald Hills Executive Plaza One
4601 Sheridan St., Suite #500
Hollywood, Florida 33021
(954) 963-2211
Dade: (305) 949-4204
North Broward: (305) 522-4444

CERTIFICATE RE:

SERVICE OF PROCESS
PLACE OF BUSINESS OR DOMICILE
and
REGISTERED AGENT

NAME OF CORPORATION:

ESSEX UNDERWRITING MANAGEMENT GROUP, INC.
757 S.E. 17th Street, Suite #318
Ft. Lauderdale, Florida 33316

THIS CERTIFICATE IS EXECUTED FOR THE PURPOSE OF DESIGNATING THE PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA AND FOR NAMING THE AGENT OF THIS CORPORATION, UPON WHOM PROCESS MAY BE LAWFULLY SERVED.

IN COMPLIANCE WITH SECTION 48.091, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED:

FIRST, THAT ESSEX UNDERWRITING MANAGEMENT GROUP, INC., DESIRING TO ORGANIZE OR QUALIFY UNDER THE LAWS OF THE STATE OF FLORIDA, WITH IS PRINCIPAL PLACE OF BUSINESS LOCATED AT:

ESSEX UNDERWRITING MANAGEMENT GROUP, INC.
757 S.E. 17th Street, Suite #318
Ft. Lauderdale, Florida 33316

HAS NAMED: ELIZABETH DUBOIS
LOCATED AT: 757 S.E. 17th Street, Suite #318
Ft. Lauderdale, Florida 33316

AS ITS AGENT TO ACCEPT SERVICE OF PROCESS WITHIN FLORIDA.

SIGNATURE Elizabeth J. Dubois

REGISTERED AGENT
TITLE _____

18th October
DATE _____ day of _____, 1996.

SECOND, HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED 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 RELATIVE TO THE PROPER PERFORMANCE OF MY DUTIES.

SIGNATURE Elizabeth J. Dubois
Resident Agent of the Corporation

18th October
DATE: _____ day of _____, 1996.

CERTIFICATE RE:

NOTARIZED EXECUTION OF SERVICE OF PROCESS CERTIFICATE

NAME OF CORPORATION:

ESSEX UNDERWRITING MANAGEMENT GROUP, INC.

STATE OF FLORIDA)
)
COUNTY OF BROWARD)

BEFORE ME, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared: ELIZABETH DUBOIS, known to me to be the person who executed the foregoing:

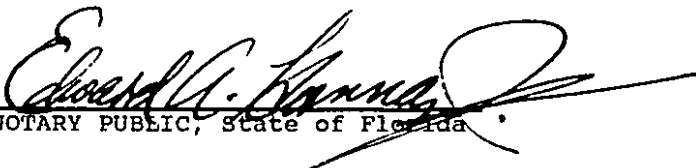
CERTIFICATE RE: SERVICE OF PROCESS

and he/she acknowledged before me that he/she executed the said
CERTIFICATE RE: SERVICE OF PROCESS, for:

ESSEX UNDERWRITING MANAGEMENT GROUP, INC.
757 S.E. 17th Street, Suite #318
Ft. Lauderdale, Florida 33316

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the State and County aforesaid,

this 18th October
 _____ day of _____ , 1996.


NOTARY PUBLIC, State of Florida

My Commission Expires:

OFFICIAL NOTARY SEAL
EDWARD A HANNA JR
NOTARY PUBLIC STATE OF FLORIDA
COMMISSION NO. CC244951
MY COMMISSION EXP. DEC. 7, 1996

This Document was prepared by:

THE LAW OFFICES OF:
EDWARD A. HANNA, JR., P.A.

By: EDWARD A. HANNA, Jr., Esq.
Emerald Hills Executive Plaza One
4601 Sheridan St., Suite #500
Hollywood, Florida 33021
(954) 963-2211
Dade: (305) 949-4204
North Broward: (305) 522-4444

FILED
NOTARY
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