



LAW OFFICES OF ATTORNEY KAREN E. BLACK-BARRON

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KAREN E. BLACK-BARRON, Esquire
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Of Counsel
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P96000094956

November 12, 1996

Florida Department of State
Division of Corporations
Post Office Box #6327
Tallahassee, Florida 32314

Re: Articles of Incorporation of Malcolm Insurance Agency, Inc.

300072004803--4
- 1/14/96--01085--013
****131.25 ****131.25

To Whom It May Concern:

Enclosed please find the original and two (2) copies of the Articles of Incorporation of "Malcolm Insurance Agency, Inc."

Also enclosed you will find a check in the amount of \$131.25, to cover the filing fee, certified copy, and certificate. Please return the same to Atty. Karen E. Black-Barron, P.O. Box #8894, Fort Lauderdale, Florida 33310-8894.

Thank you.

Sincerely,

Karen E. Black-Barron, Esq.

Enc.

Karen Black-Barron
AUTHORIZATION BY PHONE TO
CORRECT *Number 2 Shares*
DATE *11/20/96*
DOC. EXAM. *cf*

53 NOV 14 PM 5:33
DIVISION OF CORPORATIONS
FLORIDA DEPARTMENT OF STATE

cf 11/20/96

RECORDED
DIVISION OF REVENUE
56 NOV 16 PM 3:03

**ARTICLES OF INCORPORATION
OF
MALCOLM INSURANCE AGENCY, INC.**

This corporation is a for-profit corporation organized under Chapter 607, Florida Statutes. The undersigned subscriber to these Articles of Incorporation, is a natural person competent to contract and associates himself to form a for-profit corporation under the laws of the State of Florida.

ARTICLE I

NAME

The name of this corporation shall be MALCOLM INSURANCE AGENCY, INC.

ARTICLE II

PRINCIPAL OFFICE

The principal office for transaction of the business of the corporation shall be located in the County of Broward, State of Florida. The initial business address of the corporation is 1120 S.W. 100th Terrace, Pembroke Pines, Florida 33025.

ARTICLE III

NATURE OF BUSINESS

The general nature and purpose of this corporation shall be that of an insurance agency.

ARTICLE IV

SHARES

There will be no outstanding shares. Glenford B. Malcolm, Sr. will own 100 % of the shares.

ARTICLE V

TERM

This Corporation shall have perpetual existence.

ARTICLE VI

INCORPORATORS

The incorporator of this corporation shall be Glenford B. Malcolm, Sr. whose address is

Page Two of Malcolm Insurance Agency, Inc. Articles:

1120 S.W. 100th Terrace, Pembroke Pines, Florida 33025.

ARTICLE VII

BOARD OF DIRECTORS

The business affairs of this Corporation shall be managed by a Board of Directors. The Corporation shall have one (1) Director. The name and address of the Director is as follows:

Glenford B. Malcolm Sr.	1120 S.W. 100th Terrace Pembroke Pines, Florida 33025
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ARTICLE VIII

INITIAL REGISTERED AGENT AND OFFICE

The initial registered agent is Glenford B. Malcolm, Sr. and the initial registered office address is 1120 S.W. 100th Terrace, Pembroke Pines, Florida 33025.

ARTICLE IX

AMENDMENTS

The Articles of Incorporation may be amended by the Board of Directors.

ARTICLE X

EFFECTIVE DATE

The effective date of the corporation shall be the date of filing.

ARTICLE XI

DISSOLUTION

This Corporation may be dissolved by the Board of Directors.

WITNESS WHEREOF, the undersigned has signed these Articles of Incorporation on this 11th day of NOVEMBER, 1996.

Glenford B. Malcolm Sr.
Glenford B. Malcolm, Sr.

Page Three of Malcolm Insurance Agency, Inc., Articles:

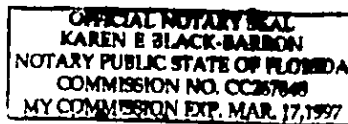
STATE OF FLORIDA)
COUNTY OF BROWARD)

Before me personally appeared Glenford B. Malcolm, Sr., to me well known and known to
me to be the person described therein/ produced a
for identification and executed these Articles of Incorporation and acknowledged to and before me
that he executed said instrument for the purposes therein expressed.

WITNESS my hand and official seal this 11th day of November,
1996.

Karen E. Black-Barron
KAREN E. BLACK-BARRON

Notary Public, State of Florida at Large
My Commission Expires:



I, Glenford B. Malcolm, Sr., hereby accept the designation as registered agent and agree to
comply with the provisions of said articles and applicable law.

Glenford B. Malcolm, Sr.
GLENFORD B. MALCOLM, SR.
Registered Agent