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Office Use Only CORPORATION NAME(S) & DOCUMENT NUMBER(S), (if known):		
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NEW FILINGS	AMENDMENTS	
Profit	Amendment	7 70
NonProfit	Resignation of R.A., Officer/ Director	
Limited Liability	Change of Registered Agent	STATE STATE
Domestication	Dissolution/Withdrawal	Page 2
Other	Метдет	j
OTHER FILINGS' Annual Report	REGISTRATION/ QUALIFICATION DE	C 1 7 1996 BSB
Fictitious Name	Foreign	
Name Reservation	Limited Partnership	
	Reinstatement	
	Trademark	
	Other	
CR2E031(1/95)		Examiner's Initials

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ARTICLES OF INCORPORATION
OF
J.B.I. FINANCIAL LIFE, INC.

FILED

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ARTICLE 1 - Name

SECULIARY OF STATE TALLARASSEE, FLORIDA

The name of this corporation is J.B.I. PINANCIAL LIPE, INC.

ARTICLE 11 - Duration

This corporation shall have perpetual existence, commencing on JANUARY 1, 1997. EFFECTIVE DATE

ARTICLE 111 - Purpose

This corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE 1V - Capital Stock

This corporation is authorized to issue 1,000 shares of \$1.00 par value common stock, which shall be designated "Common Shares."

ARTICLE V - Initial Registered Office and Agent

The street address of the initial registered office of this corporation is 6691 Pembroke Road, Pembroke Pines, Florida 33023 and the name of the initial registered agent of this corporation at that address is OWEN L. JACKSON.

The principal address and registered office address of this Corporation are the same.

ARTICLE V1 - Initial Board of Directors

This corporation shall have ONE (1) director initially. The number of directors may be either increased or diminished from time to time by the bylaws, but shall never be less than ONE (1). The name and address of the initial directors of this corporation are:

OWEN L. JACKSON, President

6691 Pembroke Road Pembroke Pines, Fl 33023

ARTICLE V11- Incorporator

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

PRESIDENT
OWEN L. JACKSON
6691 Pembroke Road
Pembroke Road, F1 33023

ARTICLE V111 - By Laws

The power to adopt, alter, or repeal bylaws shall be vested in the board of directors and the shareholders.

ARTICLE 1X - Idemnification

The corporation shall idennify any office of director, or any former officer or director, to the full extent permitted by law.

ARTICLE X - Amondment

This corporation reserves the right to amend or repeal any provisions contained in these articles of incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscribers has executed these articles of incorporation this 6th December 1996.

OWEN L. JACKSON, President

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

In pursuance of Chapter 48,091, Florida Statutes, the following is submitted, in compliance with said Act: First-J.B.I. FINANCIAL LIFE, INC. desiring to organize under the laws of the State of Florida with its principal office, as indicated in the articles of incorporation at City of PEMBROKE PINES, County of Broward, State of Florida, has named OWEN L. JACKSON, 6691 Pembroke Road, Pembroke Pines, County of Broward, State of Florida, as its agent to accept services of Caroliess within this state.

ACKNOWLEDGEMENT:

Having been named to accept service of process for the sabove stated corporation, at place designated in suchis certificate, I hereby accept to act in this capacity, and serect to comply with the provision of said act relative to keeping open said office.

OWEN L. JACKSON (Resident Agent)

(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 OWEN L. JACKSON, known to me and known by me, to be the person who executed the foregoing articles of incorporation, and he acknowledged before me that he executed

those articles of incorporation.

IN WITNESS WHERROF, I have hereunto not my hand and affixed my official seal, in the state and county aforesaid, this 6th December, 1996.

Notary Public, State of Florida at Large:

My Commission Expires: