

LESSER & LESSER, P.A.

ATTORNEYS AT LAW

909 N. DIXIE HIGHWAY

WEST PALM BEACH, FLORIDA 33401-3329

(561) 655-2028

PA-100007872

January 19, 1997

Division of Corporations
Florida Department of State
PO Box 6327
Tallahassee, FL 32314

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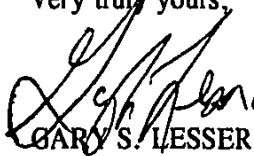
RE: ERIC S. KURIT & ASSOCIATES, P.A.

Dear Sir/Madam:

Enclosed please find the original, duly executed, and a copy of Articles of Incorporation for the above-named corporation together with my check in the amount of \$122.50.

Please return a certified copy of the Articles at your earliest convenience. Thank you for your prompt attention to this matter.

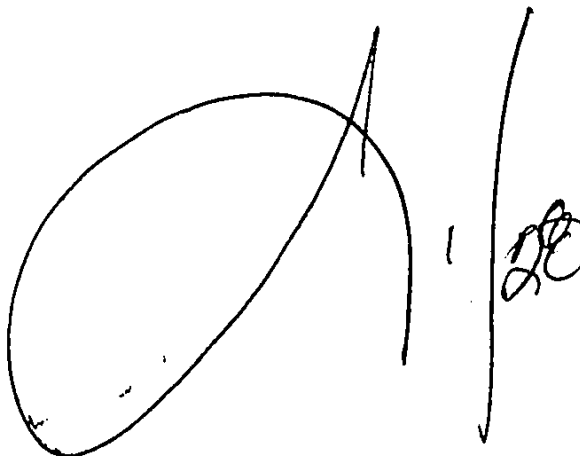
Very truly yours,


GARY S. LESSER

GSL:kb

Enclosures

FILED
97 JAN 21 AM 8:48
SECRETARY OF STATE
TALLAHASSEE FLORIDA



ARTICLES OF INCORPORATION
OF
ERIC S. KURIT & ASSOCIATES, P.A.

FILED
97 JAN 21 AM 8:49
SECRETARY OF STATE
TALLAHASSEE FLORIDA

We, the undersigned, hereby associate ourselves for the purpose of becoming incorporated under the laws of the State of Florida, providing for the formation, liability, rights, privileges and immunities of a corporation for profit.

ARTICLE I

The name of this corporation is Eric S. Kurit & Associates, P.A.

ARTICLE II

The general nature of the business and the objects and purposes proposed to be transacted and carried on are to do any and all of the things herein mentioned as fully and to the same extent as natural persons might or could do, viz:

- a) To sell or otherwise provide health, life, and other types of insurance, and all other financial services and professional services in related areas.
- b) the purpose of attaining any of the objectives of the corporation; to do and perform any other act or thing; and to exercise any and all powers which a co-partnership or natural person could do and exercise, and which now are or hereafter may be authorized by law; and, generally, to do and perform any and all things necessary or incident to the performing and carrying out of the powers hereinabove specifically delegated or implied; and,
- c) To do any and all things that any natural person might do.

ARTICLE III

The total number of shares of capital stock which may be issued by this corporation is One

Hundred (100) shares of no par value; all of which shall be common stock and shall be fully paid and non-assessable.

ARTICLE IV

The amount of capital with which this corporation shall commence business is Five Hundred Dollars (\$500.00) capital money paid in.

ARTICLE V

The principal place of business of said corporation shall be at 400 Executive Center Drive, Suite 209, West Palm Beach, FL 33401 or at such other place as is, from time to time, designated by the Board of Directors.

ARTICLE VI

The number of Directors of this corporation shall not be less than one (1) nor more than nine (9).

ARTICLE VII

This corporation shall have perpetual existence.

ARTICLE VIII

The name and post office address of the first Board of Directors of this corporation who shall hold office for the first year, or until successors are chosen, shall be:

NAME:

ADDRESS:

ERIC S. KURIT

400 EXECUTIVE CENTER DRIVE
SUITE 209
WEST PALM BEACH, FL 33401

ARTICLE IX

The name and post office address of each subscriber is:

NAME:

SHARES:

ADDRESS:

ERIC S. KURIT

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400 EXECUTIVE CENTER DRIVE
SUITE 209
WEST PALM BEACH, FL 33401

ARTICLE X

The Registered Agent of this corporation to serve until such time as the corporation sees fit to name a new Registered Agent shall be Gary S. Lesser, Esquire, 909 North Dixie Highway, West Palm Beach, Florida 33401.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation on the 9 day of JANUARY, 1997.

~~ERIC S. KURITA~~

STATE OF FLORIDA
COUNTY OF PALM BEACH

BEFORE ME, the undersigned Notary Public, personally appeared ERIC S. KURIT,
personally known to me, or who produced _____ as identification, and
who executed the above and foregoing Articles of Incorporation, and they acknowledged before
me that he executed the same for the purposes therein expressed.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal this 7 day
of January, 1997.

~~Notary Public~~

My Commission Expires:

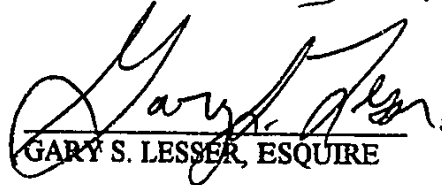


OFFICIAL SEAL
GARY S. LESSER
My Commission Expires
March 15, 1997
Comm. No. CC 266288

CONSENT TO APPOINTMENT OF REGISTERED AGENT

The undersigned hereby consents to his appointment as Registered Agent of this corporation and confirms his address herein and agrees to serve in that capacity.

DATED at West Palm Beach, Florida, this 9th day of January, 1997.


GARY S. LESSER, ESQUIRE

FILED
97 JAN 21 AM 8:49
SECRETARY OF STATE
TALLAHASSEE FLORIDA