

P97000025%

February 17, 1997

Department of State
Division of Corporations
% Document Examiner-New Filings Section
Post Office Box 6327
Tallahassee, Florida 32314

RE: Commercial Group Underwriters

200002100942--6
-02/28/97--01038--016
****122.50 ****122.50

Dears Sirs:

Enclosed are the "articles of incorporation" and a check for \$ 122.50 to cover the fees related to incorporating the above referenced company. If there are any questions, please contact Allen Higginbotham at (407) 886-4073. Thanking you in advance for your cooperation in this matter.

Sincerely,

Joel D. Nicolai
Joel D Nicolai
Enclosures
hsh

Joel D Nicolai
309 Bahia Ct
Longwood, FL 32750

297-501
3/5/97
TD

FILED
97 MAR 14 PM 11:23
STATE
TALLAHASSEE, FLORIDA



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

March 5, 1997

JOEL D. NICOLAI
3109 BAHIA COURT
LONGWOOD, FL 32750

SUBJECT: COMMERCIAL GROUP UNDERWRITERS
Ref. Number: W97000005201

We have received your document for COMMERCIAL GROUP UNDERWRITERS and check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned to you for the following reason(s):

The corporate name must contain a suffix that will clearly indicate that it is a corporation. Such suffixes include: CORPORATION, CORP., COMPANY, CO., INC., and INCORPORATED.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6878.

Terri Buckley
Corporate Specialist

Letter Number: 897A00011400

ARTICLES OF INCORPORATION
OF
COMMERCIAL GROUP UNDERWRITERS, Inc.

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

ARTICLE I. NAME

The name of this corporation is;

COMMERCIAL GROUP UNDERWRITERS, Inc.

ARTICLE II. NATURE OF BUSINESS

The corporation may engage in any activities or business permitted under the laws of the United States and of the State of Florida.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any time shall be as follows: Ten Thousand (10,000) shares of common stock having a par value of \$1.00 per share. The consideration to be paid for each share shall be as fixed by the board of directors, and may take the form of services rendered, cash, property, or any other forms deemed satisfactory by the board of directors.

ARTICLE IV. INITIAL CAPITAL

The amount of capital with which this corporation will begin business shall not be less than Five Hundred (\$500.00).

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TALLAHASSEE, FLORIDA

ARTICLE V. TERMS OF EXISTENCE

The corporation is to exist perpetually.

ARTICLE VI. ADDRESS

The initial street address of the principal office of the corporation in the State of Florida shall be: COMMERCIAL GROUP UNDERWRITERS, 369 BAHIA CT. LONGWOOD, FL 32750. The board of directors may from time to time move its principal office to any other place or places as may be designated by the board of directors.

ARTICLE VII. DIRECTORS

This corporation shall have one director initially. The number of directors may be increased or diminished from time to time, by by-laws adopted by the stockholders, but shall never be less than one.

At any time during which this corporation is authorized to have one director, the term "board of directors" as used herein shall mean the one director of this corporation.

ARTICLE VIII. DIRECTORS POWERS

The board of directors shall have the power to fix or change salaries of the directors as directors and as officers, to restrict the transfer of stock by stockholders, to indemnify directors and officers against liability for their good faith acts and omissions to permit contracts or other transactions between the corporation and one or more of its directors individually or business in which one or more of its directors are interested, and to exercise such other powers of the corporation as are not inconsistent with these articles or with any by-laws that may be adopted by its stockholders.

ARTICLE IX. ORIGINAL DIRECTORS

The names and street addresses of the members of the first board of directors are:

<u>NAME</u>	<u>ADDRESS</u>
JOEL D NICOLAI	369 BAHIA CT LONGWOOD, FL 32750

ARTICLE X. SUBSCRIBER

The name and address of the subscriber to these Articles of Incorporation is:

<u>NAME</u>	<u>ADDRESS</u>
JOEL D NICOLAI	369 BAHIA CT LONGWOOD, FL 32750

ARTICLE XI. REGISTERED OFFICE AND REGISTERED AGENT

The street address of the office registered for the corporation shall be c/o JOEL D NICOLAI 369 BAHIA CT LONGWOOD, FL 32750.

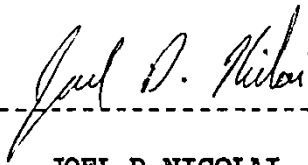
The initial registered agent shall be JOEL D NICOLAI.

ARTICLE XII. AMENDMENTS

The corporation reserves the right to amend, alter, change or repeal any provision contained in these Articles of Incorporation in the manner now or hereafter prescribed by law, and all rights conferred on stockholders herein are granted and subject to this reservation.

IN WITNESS WHEREOF, We, the undersigned subscribers, have hereunto set our hand and seal, this 26th day of February, 1997, for the purpose of forming this corporation under the laws of the State of

Florida, and do thereby make and file in the office of the secretary of the State of Florida these Articles of Incorporation and certify that the facts herein stated are true.



JOEL D NICOLAI

STATE OF FLORIDA

COUNTY OF ORANGE

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NOTARY PUBLIC
STATE OF FLORIDA

I hereby certify that on this day, before me, a notary public, duly authorized in the state and county named above to take acknowledgements, personally appeared

JOEL D NICOLAI

to me known to be the person described as subscriber in and who executed the foregoing Articles of Incorporation.

WITNESS my hand and official seal in the county and state named above this 26th day of February, 1997.

