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February 26, 1997

97 MAY -5 AM 11: 37

Florida Department of State
Division of Corporations
P.O. Box 6327
Tallahassee FL 32314
Attention: New filing section


SECRET
TALLAHASSEE, FLORIDA

RE: Articles of Incorporation - Express Insurance and Tax
Service, Inc.

Please file these articles of incorporation and send certified
copy and/or any correspondence to:

Robert J. Kluba
445-26 State Road 13, Suite 412
Jacksonville, FL 32259

Thank You,


Robert J. Kluba

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ARTICLES OF INCORPORATION
OF

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Express Insurance and Tax Service, Inc.
a Florida Corporation

JACKSONVILLE, FLORIDA

The undersigned, acting as Incorporator of a corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation for such corporation.

ARTICLE I
CORPORATE NAME AND PRINCIPAL OFFICE

The name and principal office of this Corporation shall be:
Express Insurance and Tax Service, Inc.
445-26 State Road 13, Suite 412
Jacksonville, FL 32259

ARTICLE II
NATURE OF CORPORATE BUSINESS

The Corporation may engage in or transact any or all activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE III
CAPITAL STOCK

The Corporation is authorized to issue and have outstanding at any one time a total of Five Hundred (500) shares of Common Stock having a par value of One Dollar (\$1.00) per share. The consideration to be paid for each share of stock shall be fixed by the Board of Directors.

ARTICLE IV
PREEMPTIVE RIGHTS

All shareholders of the Corporation shall be vested with full preemptive rights.

ARTICLE V
EXISTENCE

The Corporation shall have a perpetual existence, unless sooner dissolved according to law.

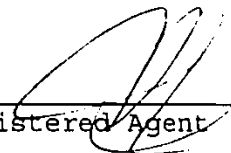
ARTICLE VI
INITIAL REGISTERED AGENT AND INITIAL REGISTERED OFFICE

The Corporation's Initial Registered Agent and Registered Office in the State of Florida are:

INITIAL REGISTERED AGENT: Robert J. Kluba
INITIAL REGISTERED OFFICE: 445-26 State Road 13 Suite 412
Jacksonville, Florida 32259

ACKNOWLEDGMENT AND CONSENT OF REGISTERED AGENT

Having been named Initial Registered Agent to accept service of process on the Corporation at the Initial Registered Office designated in these Articles of Incorporation, I hereby accept such status and consent to act in this capacity and agree to comply with all the requirements of law pertaining thereto.



Registered Agent

ARTICLE VII
INITIAL DIRECTORS

The number of Directors constituting the Initial Board of Directors of the Corporation is one (1). The number of directors may be increased or decreased from time to time, by the By-Laws adopted by the shareholders, but shall never be less than one (1) nor more than seven (7).

ARTICLE VIII
INITIAL DIRECTORS

The name and address of the member of the initial Board of Directors is:

Robert J. Kluba
445-26 State Road 13, Suite 412
Jacksonville, FL 32259

ARTICLE IX
CUMULATIVE VOTING FOR DIRECTORS

At all elections of the directors of this corporation, each shareholder shall be entitled to as many votes as shall equal the number of votes which (except for these provisions as to cumulative voting) he would be entitled to cast for the election of directors with respect to his shares of stock multiplied by the number of directors to be elected, and he may cast all such votes for a singular director, or may distribute them among the

number to be voted for, or any two or more of them, as he may see fit.

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ARTICLE X
INCORPORATOR

JACKSONVILLE, FLORIDA


The name and address of the Incorporator executing these Articles of Incorporation is:

Robert J. Kluba
445-26 State Road 13, Suite 412
Jacksonville, Florida 32259

ARTICLE XI

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, I, the Incorporator, have executed these Articles of Incorporation this February 26, 1997.


Robert J. Kluba

STATE OF FLORIDA)
) ss:
COUNTY OF DUAL)

BEFORE ME, the undersigned authority, an officer duly qualified to administer oaths and take acknowledgments in the State and County aforesaid, personally appeared Robert J. Kluba, to me known to be the Incorporator described in and who executed the foregoing Articles of Incorporation, and he duly acknowledged to me that he executed the same for the purposes therein expressed.

WITNESS my hand and official seal in Dual County, Florida this February 26, 1997.

Notary Public State of Florida
at Large