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TO: DIVISION OF CORPORATIONS

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NAME: UNIVERSAL INURANCE RECRUITERS INC.

AUDIT NUMBER.....H97000013792

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

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ARTICLES OF INCORPORATION

OF

UNIVERSAL INSURANCE RECRUITERS INC.

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

UNIVERSAL INSURANCE RECRUITERS INC.

The address of the principal office of this corporation shall be 10 Fairway Drive Suite 219, Deerfield Beach, FL 33441, and the mailing address shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having \$ 1.00 per share, par value.

ARTICLE IV. ADDRESS

The street address of the initial registered office of the corporation shall be 10 Fairway Drive Suite 219, Deerfield Beach, FL 33441, and the name of the initial registered agent of the corporation at that address is Scott E. Tillem.

Prepared By:

Scott E. Tillem
10 Fairway Drive Suite 219
Deerfield Beach, FL 33441
(954)725-0720

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FLORIDA SECRETARY OF STATE

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ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. OFFICERS AND DIRECTORS

This corporation shall have one officer and one director, initially. The name and street address of the initial officers and directors who shall hold office for the first year of the corporation, or until his successor is elected or appointed is(are):

J. Susan Spector-Schatz
10 Fairway Drive Suite 219
Deerfield Beach, FL 33441

President
Vice-Pres
Treasurer
Secretary

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ARTICLE VII. INCORPORATOR

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

Scott E. Tillem
10 Fairway Drive Suite 219
Deerfield Beach, FL 33441

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IN WITNESS WHEREOF, the undersigned has hereto set his hand on this

20th day of August, 1997.


SCOTT E. TILLEM

ARTICLE VIII. REGISTERED AGENT

I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation.


SCOTT E. TILLEM
(REGISTERED AGENT)

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**CERTIFICATE DESIGNATING (OR CHANGING) 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 607.34 Florida Statutes, the following is submitted,
in compliance with said Act:

First-That **UNIVERSAL INSURANCE RECRUITERS 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 Deerfield Beach , County of
Broward , State of Florida has named Scott E. Tillem located at 10 Fairway
Drive Suite 219 , City of Deerfield Beach , County of Broward , State of
Florida , as its agent to accept service of process within this state.

ACKNOWLEDGEMENT:

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

By


Signature
Registered Agent

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