97000087621



ACCOUNT NO. : 072100000032

REFERENCE : 560974 80388A

AUTHORIZATION:

COST LIMIT : \$ 122.50

ORDER DATE: October 10, 1997

ORDER TIME : 9:21 AM

ORDER NO. : 560974-005

CUSTOMER NO:

80388A

CUSTOMER: Ms. Loretta Amoni

EMMANUEL SHEPPARD & CONDON

Post Office Drawer 1271

Pensacola, FL 32596

DOMESTIC FILING

NAME:

SUMMIT INSURANCE STORE, INC.

EFFECTIVE DATE:

ARTICLES OF INCORPORATION CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

__ CERTIFIED COPY PLAIN STAMPED COPY

CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Deborah Schroder

EXAMINER'S INITIALS:

000002317290--1



ARTICLES OF INCORPORATION

OF

SUMMIT INSURANCE STORE, INC



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

NAME AND PRINCIPAL OFFICE

The name of this corporation is SUMMIT INSURANCE STORE, INC., and its principal office is located at 4400 Bayou Boulevard #18, Pensacola, Florida 32503, and its mailing address is the same.

ARTICLE II

DURATION

This corporation shall exist perpetually, commencing upon the date of subscription and acknowledgment of these Articles of Incorporation.

ARTICLE III

PURPOSE

The purpose of this corporation is to engage in any activity or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV

CAPITAL STOCK

This corporation is authorized to issue 10,000 shares of \$.10 par value common stock, all of one class and series.

ARTICLE Y

PREEMPTIVE RIGHTS

Every shareholder upon the sale of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rata share thereof (as nearly as may be done without the issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI

INITIAL REGISTERED OFFICE AND AGENT

The street address of this corporation's initial registered office is 4400 Bayou Boulevard #18, Pensacola, Florida 32503, and the name of this corporation's initial registered agent is GREGORY ALAN BROWN.

ARTICLE VII

INCORPORATORS

The name and address of the incorporator is GREGORY ALAN BROWN, 4400 Bayou Boulevard #18, Pensacola, Florida 32503.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 9th day of October, 1997.

GREGORY ALAN BROWN, Incorporator

STATE OF FLORIDA COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 9th day of October, 1997, by GREGORY ALAN BROWN, who personally appeared before me and who is personally known to me or who has produced driver's license as identification.

Notary Public, State of Florida

(AFFIX OFFICIAL SEAL)

LORETTA A. AMONI "Nothry Public State of FL" Comm. Exp. Feb. 1, 1999 Comm. No. CC424625

ACCEPTANCE OF APPOINTMENT AS REGISTERED AGENT

I, GREGORY ALAN BROWN, am familiar with and hereby accept the appointment as Registered Agent for SUMMIT INSURANCE STORE, INC., as set forth in the Articles of Incorporation filed simultaneously herewith.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal this 9th day of October, 1997.

GREGORY ALAN BROWN

