October 19, 1997

Department of State
Division of Corporations
P. O. Box 6327
Tallahassee, Florida 32314

-10/23/97--01011--004 *****70.00 ******70.00

SUBJECT:

PREFERRED AUTO PROTECTION, INC

Enclosed is an original and one (1) copy of the Articles of Incorporation and check for: \$70.00.

Please send papers to the address listed above at your earliest convenience.

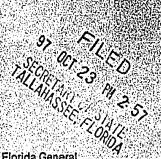
HERBCO AUDITING SERVICE, INC

HERBERT STEINBERG, PRES

97 OCT 23 PH 2:5;
SECRETARY SAFE

EN 30/

ARTICLES OF INCORPORATION "PREFERRED AUTO PROTECTION, INC"



The undersigned, for the purpose of forming a corporation under the Florida General

Corporation Act hereby adopt the following articles of incorporation:

ARTICLE ONE

The name of the corporation is PREFERRED AUTO PROTECTION, INC

ARTICLE TWO

The address of the corporation is:

2853 Southwest 2nd Street, Delray Beach, Florida 33445

ARTICLE THREE

The number of shares that this corporation is authorized to have outstanding at any one time is 500. All will be common without par value.

ARTICLE FOUR

The name and Florida address of the initial registered agent is:

Ernest Carr 2853 Southwest 2nd Street, Delray Beach, Florida 33445

ARTICLE FIVE

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

Ernest Carr

2853 Southwest 2nd Street, Delray Beach, Florida 33445.

Signature/Incorporator

Date

ARTICLE SIX

The Corporation shall be deemed to commence it's existence when filed.

ARTICLES OF INCORPORATION "PREFERRED AUTO PROTECTION, INC"

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Signature/Registered Agent Date