

P98000005611

THE DUREY INSURANCE GROUP, INC.
7575 W Flagler Street
Suite. 201
Miami, FL 33126
(305) 267-5800/OFFICE
(305) 267-5518/FAX

December 10, 1998

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

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-12/15/97--01040--008
****122.75 ****122.75

RE: THE DUREY INSURANCE GROUP, INC.


Enclosed, please find an original and one (1) copy of the articles of incorporation and a check in the amount of \$122.75 to cover for the Filing Fee, a copy of the filed Articles of Incorporation, and Certificate.

Should you have any question, please do not hesitate to contact me at your convenience at the following address and phone numbers.

7575 W Flagler Street
Suite. 201
Miami, FL 33126
(305) 828-4327
(305) 819-4355

305-267-5800

Thank you,


Reynaldo González-Duenas
President

FILED
98 JAN 20 AM 11:51
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

W97-28191

ml 1/20/98



FLORIDA DEPARTMENT OF STATE

Sandra B. Mortham
Secretary of State

January 9, 1998

REYNALDO GONZALEZ-DUENAS
7575 W. FLAGLER STREET
SUITE 201
MIAMI, FL 33126

SUBJECT: THE DUREY INSURANCE GROUP, INC.
Ref. Number: W97000028191

We have received your document for THE DUREY INSURANCE GROUP, INC. and your check(s) totaling \$122.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

We regret that we were unable to contact you by phone. Please return the corrected document with a letter providing us with an address and telephone number where you can be reached during working hours.

The registered agent and street address must be consistent wherever it appears in your document.

Please return the original and one copy of 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 (850) 487-6067.

Neysa Culligan
Document Specialist

Letter Number: 297A00059415

**ARTICLES OF INCORPORATION
OF
THE DUREY INSURANCE GROUP, INC.**

ARTICLE I - NAME

The name of the corporation shall be The Durey Insurance Group, Inc.

ARTICLE II-DURATION

This Corporation is to exist perpetually

ARTICLE III - PURPOSE

This Corporation is organized to engage in any act or business permitted under the laws of the United States of America and the State of Florida.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue 100 shares of common stock with a par value of one dollar (\$ 1.00) per share.

ARTICLE V - PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash 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 prorata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENTS

The street address of the initial registered office and principle place of business of this corporation is

3566 W 71 Terrace
Hialeah, FL 33018

The name of the initial registered agent of this corporation at that address is Reynaldo Gonzalez-Duenas

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have TWO (2) directors initially.

The number of directors may either be increased or diminished from time to time by the bylaws, but shall never be less than one (1). The names and addresses of the initial directors of this corporation are as follows:

Reynaldo Gonzalez-Duenas

3566 W 71 Terrace
Hialeah, FL 33018

Raul A. Documet

6770 SW 75 Terrace
Miami, FL 33143

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TALLAHASSEE, FLORIDA

ARTICLE VIII - INCORPORATOR

The name and address of the incorporator is:

Reynaldo Gonzalez-Duenas 3566 W 71 Terrace
Hialeah, FL 33018

ARTICLE IX - BYLAWS

The power to adopt, alter, amend or repeal bylaws shall be vested in the board of directors.

ARTICLE X - INDEMNIFICATION

The corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

ARTICLE XI - AMENDMENT

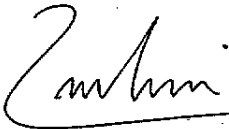
This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment thereof, and any right conferred upon the shareholders is subject to this reservation.

The undersigned incorporator has executed these Articles of Incorporation this 14th day of JAN., 1998.


Reynaldo Gonzalez-Duenas, Incorporator

STATE OF FLORIDA
COUNTY OF DADE

The foregoing Articles of Incorporation was acknowledged before me this 14th of Jan, 1998
by Reynaldo Gonzalez-Duenas, personally known by notary public.



NOTARY PUBLIC



"OFFICIAL SEAL"
Irene Rimer
My Commission Expires 1/9/99
Commission #CC 432747

**CERTIFICATE OF DESIGNATION
OF REGISTERED AGENT/REGISTERED OFFICE**

PURSUANT TO THE PROVISIONS OF SECTION 607.0501 OR 617.0501, FLORIDA STATUS,
THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE
OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE
REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

The name of the corporation is The Durey Insurance Group, Inc.

The name and address of the registered agent and office is:

Reynaldo Gonzalez-Duenas 3566 W 71 Terrace
Hialeah, FL 33018

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 performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.


Reynaldo Gonzalez-Duenas

1-14-98
Date

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98 JAN 20 AM 11:51
SECRETARY OF STATE
TALLAHASSEE, FLORIDA