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ARMSTRONG & MEJER
PROFESSIONAL ASSOCIATION
ATTORNEYS AT LAW

TELEPHONE (305) 444-3355
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SUITE 1111 DOUGLAS CENTRE
2600 DOUGLAS ROAD
CORAL GABLES, FLORIDA 33134

April 15, 1998

Secretary of State
Division of Corporations
409 E. Gaines Street
Tallahassee, Florida 32399

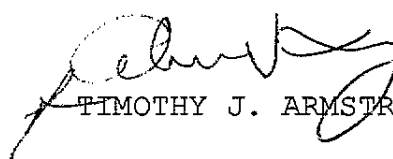
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Re: Claims Consultants, Inc.

Dear Sirs:

Enclosed please find an original and one copy of the Articles of Incorporation of the above referenced Corporation together with a check in the amount of \$122.50 to cover filing fee. Also enclosed is a self-addressed stamped envelope so you may mail us the certified copy of the Articles of Incorporation.

Very truly yours,


TIMOTHY J. ARMSTRONG

ALM/ik

Enclosure

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TALLAHASSEE, FLORIDA

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FLORIDA DEPARTMENT OF STATE

Sandra B. Mortham
Secretary of State

April 22, 1998

TIMOTHY J. ARMSTRONG, ESQ.
SUITE 1111 DOUGLAS CENTRE
2600 DOUGLAS ROAD
CORAL GABLES, FL 33134

SUBJECT: CLAIMS CONSULTANTS, INC.
Ref. Number: W98000008964

We have received your document for CLAIMS CONSULTANTS, INC. and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

PLEASE PER OUR CONVERSATION, SIGN IN THE PROPER PLACES AND RETURN TO ME ALONG WITH A COPY OF THIS COVER LETTER.

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) 487-6972.

Doris Brown
Document Specialist

Letter Number: 298A00021658

ARTICLES OF INCORPORATION

OF

CLAIMS CONSULTANTS, INC.

ARTICLE I - NAME

The name of this corporation is: Claims Consultants, Inc.

ARTICLE II - DURATION

This corporation is to have perpetual existence.

ARTICLE III - PURPOSE

The nature of business of the corporation and the objects and purposes proposed to be transacted and carried on by it are as follows: Adjusting, compromising and/or otherwise settling claims and engaging in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE IV - CAPITAL STOCK

The capital stock of the corporation shall consist of 100 shares of common stock with a par value of \$1.00 per share, all of which shall be fully paid and nonassessable.

The whole or any part of the capital stock of this corporation shall be payable in lawful money of the United States of America or property, tangible or intangible, or labor or services actually performed for the corporation at a value to be fixed by the directors. Shares may not be issued until the full amount of the consideration for such shares has been paid. Neither

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TALLAHASSEE, FLORIDA

promissory notes nor future services shall constitute full or part payment for the issuance of shares of the corporation.

ARTICLE V - PRE-EMPTIVE RIGHTS

Every shareholder, upon 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 pro rata part of such stock (as nearly as may be done without issuance of fractional shares) at the price at which such stock is offered to others.

ARTICLE VI - INITIAL REGISTERED OFFICE, PRINCIPAL OFFICE AND AGENT

The street address of the initial registered office of this corporation is Armstrong & Mejer, P.A., 2600 Douglas Road, Suite 1111, Coral Gables, Florida 33134. The principal office of this corporation is 5319 S.W. 8th Street, Miami, Florida 33134, and the name of the initial registered agent of this corporation is Alvaro L. Mejer, Esq.

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have two (s) directors initially. The number of directors may be increased or decreased by the Board of Directors from time to time as provided by the By-Laws of the corporation but shall never be fewer than one (1) director. The

name and address of the initial directors are:

Wilfrédo E. Martinez
5319 S.W. 8th Street
Miami, Florida 33134

Luis E. Mejer, Jr.
5319 S.W. 8th Street
Miami, Florida 33134

ARTICLE VIII - INCORPORATOR

The name and address of the person signing these articles
is:

Alvaro L. Mejer, Esq,
Armstrong & Mejer, P.A.
2600 Douglas Road, Suite 1111
Coral Gables, Florida 33134

ARTICLE IX - SPECIAL PROVISIONS

The corporation shall have all corporate powers permitted under the laws of the United States and of the State of Florida. The following additional provisions for the regulation of the business and for the conduct of the affairs of the corporation and creating, dividing, limiting and regulating the power of the corporation, its stockholders and directors, are adopted as part of these Articles of Incorporation:

1. No person shall be required to own, hold or control stock in the corporation as a condition precedent to holding an office in this corporation.

2. The directors may prescribe a method or methods for replacement of lost certificates and prescribe reasonable security

conditions upon issuance of new certificates for lost certificates.

3. The original incorporators of the corporation shall have the right upon its organization to assign and deliver their subscriptions of stock as set forth in Article IV to any other person, or to firms or corporations who become subscribers to the capital stock of the corporation. Upon acceptance of such assignments, such assignees shall stand in lieu of the original incorporators and assume and carry out all rights, liabilities and duties entailed by said subscriptions, subject to the laws of the State of Florida and to execution of the necessary instruments of assignment.

4. In the absence of fraud, no contract or other transaction between the corporation and any other corporation shall be affected or invalidated by the fact that one or more directors of the corporation are interested in or are directors or officers of such other corporation. In the absence of fraud, no contract, act or transaction of the corporation with any person or persons, firms or corporations shall be affected or invalidated by the fact that any director of the corporation is a party to or interested in such contract, act or transaction or in any way connected with such person or persons, firms or corporations. Each person who becomes a director of the corporation is relieved from any liability that otherwise might exist from contracting with the corporation for the benefit of himself or any firm, association or corporation in which he otherwise may be interested in the absence of fraud. Any

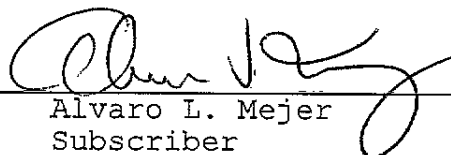
director of the corporation may vote upon any contract or other transaction between the corporation and any subsidiary or controlled company.

5. The corporation shall indemnify any and all of its present and past directors and officers and any person who may have served at its request as a director or officer of another corporation in which it owns shares of capital stock or of which it is a creditor against expenses actually and necessarily incurred by them in connection with defense of any action, suit or proceeding in which they or any of them has been made a party or parties by reason of having been or being a director or officer or directors or officers of the corporation or of such other corporation, except in relation to matters as to which any such present or past director or officer or person shall be adjudged in such action, suit or proceeding to be liable for negligence or misconduct in the performance of duty. Such indemnification shall not be deemed exclusive of any other rights to which those indemnified may be entitled under the By-Laws, agreement, vote of stockholders, or otherwise. Such right of indemnification, however, shall not extend to or include indemnification for liabilities arising under the federal securities acts as amended.

6. By affirmative vote of a majority of the directors then in office and irrespective of any personal interest of any of its members, the Board of Directors shall have authority to establish reasonable compensation of all directors for services to

the corporation as directors, officers, and otherwise. In addition to the authority to establish salaries, the authority vested in the Board of Directors by this Paragraph 6 shall include the authority to establish the payment of bonuses, stock options, and pension and profit sharing plans.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 24 day of April, 1998.

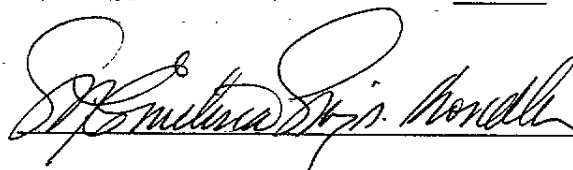


Alvaro L. Mejer
Subscriber

STATE OF FLORIDA)
) SS
COUNTY OF DADE)

BEFORE ME, the undersigned authority, personally appeared ALVARO L. MEJER, who is personally known to me and who executed the foregoing Articles of Incorporation; and the said person acknowledged before me that the said person executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have set my hand and affixed my official seal, in the state and county aforesaid, this 24 day of April, 1998.



Notary Public

NOTARY PUBLIC, State of Florida
at Large

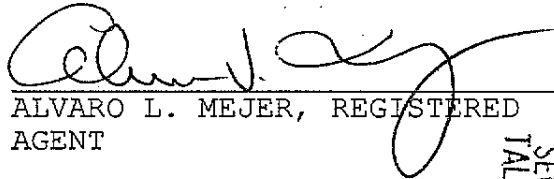
My Commission Expires:



M EMELINA MEJER-KONDLA
My Commission CC355166
Expires Mar. 13, 1998
Bonded by HAI
800-422-1555

ACCEPTANCE BY REGISTERED AGENT

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


ALVARO L. MEJER, REGISTERED
AGENT

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA