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JAMES G. CAMPBELL, P.A.
ATTORNEY AT LAW

JAMES G. CAMPBELL
CONSTRUCTION LAW, FAMILY LAW
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PERSONAL INJURY

184 EGLIN PARKWAY N.E.
SUITE #2
FORT WALTON BEACH, FLORIDA 32548
(850) 244-7907
(850) 244-5322 FAX

May 22, 1998

Florida Department of State
Division of Corporations
Post Office Box 6327
Tallahassee, Florida 32314

Re: RAVAN INSURANCE AGENCY, INC.

Enclosed are the original Articles of Incorporation of Ravan Insurance Agency, Inc., along with a check in the amount of \$70.00, for the filing fee.

Please return the original certificate of filing to the above address at your convenience.

Sincerely,

James C. Campbell

JCC/kh
enclosure

200002535842-3
-05/27/98-01005-012
*****75.00 *****75.00

APPROVED
AND
FILED
98 MAY 27 AM 9:21
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

B. BROCK MAY 28 1998

APPROVED
AND
FILED

98 MAY 27 AM 9:21
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
RAVAN INSURANCE AGENCY, INC.

The undersigned incorporators, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I

The name of the corporation shall be: Ravan Insurance Agency, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

Post Office Box 1386
Fort Walton Beach, Florida 32549

ARTICLE III CAPITAL STOCK

The number of shares of stock that this corporation is authorized to have outstanding at any one time is: 100 shares.

Bruce Ravan 100 shares

ARTICLE IV INITIAL REGISTERED
AGENT AND ADDRESS

The name and address of the initial registered agent is:

Bruce Ravan
184 Eglin Parkway, Suite 9
Fort Walton Beach, Florida 32548

ARTICLE V Incorporators

The name and street address of the incorporators to these Articles of Incorporation are:

Bruce Ravan
184 Eglin Parkway, Suite 9
Fort Walton Beach, Fl 32548

ARTICLE VI Shareholders

The initial shareholders and their addresses of this corporation are:

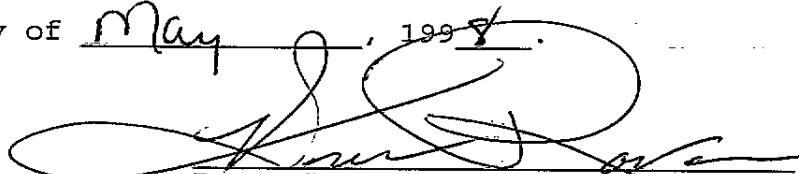
Bruce Ravan
Post Office Box 1386
Fort Walton Beach, Florida 32549

ARTICLE VII Officers

The initial officers and their addresses of this corporation are:

Bruce Ravan	President
Post Office Box 1386	
Fort Walton Beach, Fl 32549	

The undersigned have executed these Articles of Incorporation this 22 day of May, 1998.


Bruce Ravan, Incorporator

CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of section 607.0501, Florida Statutes, 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.

1. The name of the corporation is: Ravan Insurance Agency, Inc.
2. The name and address of the registered agent and office is:

Bruce Ravan
184 Eglin Parkway, Suite 9
Fort Walton Beach, Fl 32548

OATH OF RESIDENT AGENT


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.

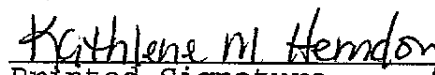

BRUCE RAVAN

STATE OF FLORIDA
COUNTY OF OKALOOSA

The foregoing instrument was acknowledged before me this 22 day of May, 1998, by Bruce Ravan, who is personally known to me or who produced _____ as identification, and who did/did not take an oath.

 KATHLENE M. HERNDON
NOTARY PUBLIC
EXPIRES OCT 26, 2001
BONDED THRU
ATLANTIC BONDING CO., INC.


NOTARY PUBLIC


Printed Signature.

98 MAY 27 AM 9:21
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

APPROVED
AND
FILED