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TRANSMITTAL LETTER

FILED

98 JUL 21 PM 4:00

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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

SUBJECT: INSURANCE RESEARCH AND EDUCATION ASSOCIATES, INC.
(Proposed corporate name - must include suffix)

100002594691--3
-07/22/98--01002--007
*****78.75 *****78.75

Enclosed is an original and one(1) copy of the articles of incorporation and a check for :

☐ \$70.00
Filing Fee

☐ \$78.75
Filing Fee
& Certificate

☐ \$122.50
Filing Fee
& Certified Copy

☐ \$131.25
Filing Fee,
Certified Copy
& Certificate

ADDITIONAL COPY REQUIRED

FROM: JAMES T. HARRISON JR
Name (Printed or typed)

1327 N. ADAMS ST.
Address

TALLAHASSEE, FL 32303
City, State & Zip

850/222-9017
Daytime Telephone number

RECEIVED
98 JUL 21 PM 3:55

P. Hall

JUL 21 1998

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION

OF

INSURANCE RESEARCH AND EDUCATION ASSOCIATES, INC.

FILED

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, each a natural person competent to contract, hereby associate to form a corporation under the laws of the State of Florida.

ARTICLE I

The name of the corporation shall be "INSURANCE RESEARCH AND EDUCATION ASSOCIATES, INC.".

ARTICLE II

The principal place of business and mailing address for the corporation is 1327 North Adams Street, Tallahassee, Florida, 32303.

ARTICLE III

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 5000 shares of common stock having a nominal or par value of \$.10 each.

ARTICLE IV

As the registered resident agent of this corporation to accept service of process within this State, the following person, at the address indicated, is designated:

JAMES T. HARRISON, JR.
1327 North Adams Street
Tallahassee, Florida 32303

ARTICLE V

The names and addresses of the subscribers to these
Articles of Incorporation are:

JAMES T. HARRISON, JR.
1327 North Adams Street
Tallahassee, Florida 32307

TERRY TADLOCK
1327 North Adams Street
Tallahassee, Florida 32303

ARTICLE VI

The principal office of the corporation shall be located
at 1327 North Adams Street, Tallahassee, Florida 32303.

ARTICLE VII

This corporation shall have two Directors initially. The number of Directors
may be increased or diminished from time to
time, by By-Laws adopted by the stockholders, but shall never be
less than one nor more than five.

ARTICLE VIII

The names and addresses of the members of the First Board
of Directors are:

JAMES T. HARRISON, JR.
1327 North Adams Street
Tallahassee, Florida 32303

TERRY TADLOCK
1327 North Adams Street
Tallahassee, Florida 32303

ARTICLE IX

The general nature of the business to be transacted by this corporation is to engage in every aspect and phase of the business of an insurance education and research firm providing courses and materials designed for all phases of the insurance industry including companies, agents, and consumers.

ARTICLE X

The amount of capital with which this corporation shall begin business is not less than Five Hundred Dollars (\$500.00).

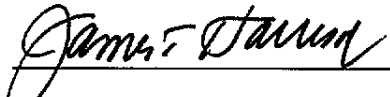
ARTICLE XI

This corporation is to exist perpetually.

ARTICLE XII

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved at a stockholders meeting by a majority of the stockholders entitled to vote thereon, unless all of the Directors and all of the stockholders sign a written statement manifesting their intention that a certain amendment of these Articles be made.

WITNESS my hand and seal this 21st day of July 1998.



JAMES T. HARRISON, JR.

(SEAL)

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE
FOR THE SERVICE OF PROCESS WITHIN THIS STATE,
NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

FILED

98 JUL 21 PM 4:00


SECRETARY OF STATE
TALLAHASSEE, FLORIDA

In pursuance of Chapter 48.091, Florida Statutes, the
following is submitted, in compliance with said Act:

First--That INSURANCE RESEARCH AND EDUCATION ASSOCIATES,
INC., desiring to organize under the laws of the State of Florida with its principle
offices as indicated in the
Articles of Incorporation at Tallahassee, Leon County, Florida,
has named JAMES T. HARRISON, JR., located at 1327 North Adams
Street, Tallahassee, Florida, 32303, as its agent to accept
service of process.

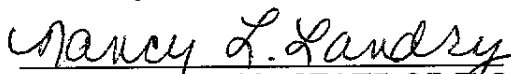
ACKNOWLEDGMENT

Having been named to accept service of process for the above-stated
corporation, at the place designated in this
certificate, I hereby accept to act in this capacity, and agree
to comply with the provisions of said Act relative to keeping
open said office.

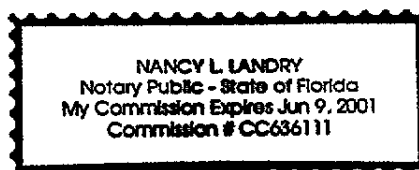


JAMES T. HARRISON, JR.
Registered Agent for INSURANCE RESEARCH AND
EDUCATION ASSOCIATES, INC.

Sworn to and subscribed before
me this 21st day of July 1998.



NOTARY PUBLIC, STATE OF FLORIDA AT LARGE
My Commission Expires:



STATE OF FLORIDA

COUNTY OF LEON

I HEREBY CERTIFY that on this day, before me, a Notary Public duly authorized in the State of Florida, County of Leon, to take acknowledgments, personally appeared JAMES T. HARRISON, JR., to me known to be the person described as subscriber to the foregoing Articles of Incorporation and who executed the same, and acknowledged before me that he subscribed to those Articles of Incorporation.

WITNESS my hand and official seal in the County and State named above this 21st day of July 1998.

Nancy L. Landry

NOTARY PUBLIC, STATE OF FLORIDA AT LARGE

My Commission Expires:

