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NEW FILINGS	AMENDMENTS	ECOCOCCASCAC A
Profit	Amendment	6000026476469 -09/24/9801001003 ******70.00 ******70.00
NonProfit	Resignation of R.A., Officer/ Direc	ctor ************************************
Limited Liability	Change of Registered Agent	
Domestication	Dissolution/Withdrawal	98 SEP
Other	Merger	ASSET ASSET
Annual Report Fictitious Name Name Reservation	REGISTRATION/ QUALIFICATION Foreign Limited Partnership Reinstatement Trademark	PM 3: 43 Y OF STATE EE. FLORIDA

Examiner's Initials

11/9-23-98

ARTICLES OF INCORPORATION OF CROSS ROADS UNDERWRITERS, INC.

Article I: Name
The name of the corporation is: Cross Roads Underwriters The

Article II: Purpose
The corporation may engage in the business of selling insurance,
invest its funds in real estate, mortgages, stocks, bonds, or
any other type of investment and may own real or personal property.

Article III Stock

The maximum number and class of shares of capital stock this coroporation is authorized to have outstanding is 1,000 shares of common capital stock of par value of \$1.00 per share. The corporation shall have a lien on its shares of stock for any debt or liability incurred to it by a stockholder before being notified of transfer or levy on such shares.

ArticleIV: Existence

The Corporation shall have perpetual existence. The corporation shall commence on the date of September 23rd 1998.

Article V: Registered Agent

The initial registered agent is Robert L. McConnell of 16992 Old Highway US 19, Salem, Florida 32356. The Mailing address is P.O. Box 313, Salem Florida 32356.

Article VI: Management

Business of the corporation shall be managed by the stockholders.

Article VII: Location

The location of the corporation is 16992 Old Highway US 19, Salem Florida 32356

Article VIII Incorporator

The name and address of the person signing these Articles of Incorporation is as follows: Gwendolyn McConnell of P.O.Box 313 Salem Florida 32356.

Article Ix: Limitation

The corporation shall not issue any of its capital stock to anyone without the verification that that person is licensed to sell auto insurance in the state of florida

Article X: Amendment

These articles may not be amended without the consent of the board of directors.

Article XI: Restrictions on Transfer

The stock of this corporation may not be transferred without the consent of the board of directors.

The undersigned being the original incorporator and the original registered agent hereinbefore named, for the purpose of forming a corporation to do business both within and without the State of Florida, dose make, acknowledge and file these articles, hereby declaring and certifying that the facts herein stated are true, that the undersigned is familiar with and accepts the duties and obligations as registered agent for said corporation and accordingly, has executed this document on the 23rd day of September 1998.

Registered Agent

Robert McConnell

Incorporator

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