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C. LEDON ANCHORS
W. SCOTT FOSTER*
C. JEFFREY MCINNIS
LAWRENCE KEEFE
HARMON O. MASSEY, JR.**

AREA CODE 850
TELEPHONE 863-4064
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*ALSO ADMITTED IN ALABAMA
**ALSO ADMITTED IN MISSISSIPPI

December 15, 1998

Florida Department of State
Division of Corporations
Post Office Box 6327
Tallahassee, Florida 32301

100002714391--5
-12/17/98--01044--015
****122.50 *****78.75

RE: ACCESS INSURANCE CORPORATION

Dear Sir/Madam:

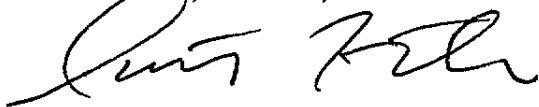
Enclosed is the original and one duplicate copy of the Articles of Incorporation for the above captioned corporation. The duplicate copy has been subscribed and acknowledged by the subscriber in the same manner as the original. If you find the enclosures in order, please endorse your approval to the Articles of Incorporation on the duplicate copy, certify the same, and return the copy to the undersigned at your earliest convenience.

A check is also enclosed to cover the \$35.00 filing fee, the \$52.50 fee for the certified copy of the Certificate of Incorporation, and the \$35.00 fee for filing the Resident Agent Certificate (which Certificate is also enclosed).

If you have any questions concerning the enclosures, please do not hesitate to call us. If you have no questions, please send us the Certificate of Incorporation once the same has been prepared. Your assistance in this matter will be appreciated.

Very truly yours,

ANCHORS, FOSTER, McINNIS & KEEFE, P.A.



William Scott Foster

cc: Earl J. Clark

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SECRETARY OF STATE
DIVISION OF CORPORATIONS
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12-18-98

ARTICLES OF INCORPORATION
OF
ACCESS INSURANCE CORPORATION

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DIVISION OF CORPORATIONS
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ARTICLE I - NAME:

The name of this corporation is ACCESS INSURANCE CORPORATION
(hereinafter referred to as the "Corporation").

ARTICLE II - DURATION:

The Corporation shall exist perpetually, commencing on
December 15, 1998 (which is the date that these Articles were
executed and notarized).

ARTICLE III - PURPOSE:

The Corporation is organized for the purpose of transacting
any or all lawful business not inconsistent with the laws of the
State of Florida.

ARTICLE IV - CAPITAL STOCK:

The Corporation is authorized to issue 7,500 shares of One
Dollar (\$1.00) par value common stock.

ARTICLE V - PREEMPTIVE RIGHTS:

Every shareholder, upon the sale for cash of any new stock
of the Corporation of the same kind, class, or series as that
which he or she already holds, shall have the right to purchase

his or her pro rata 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 PRINCIPAL OFFICE, REGISTERED OFFICE AND

AGENT:

The street address of the initial principal office of the Corporation is c/o William Scott Foster, 909 Mar Walt Drive, Suite 1014, Fort Walton Beach, Florida 32547 and the mailing address is the same. The street address of the initial registered office of the Corporation is 909 Mar Walt Drive, Suite 1014, Fort Walton Beach, Florida 32547 and the initial registered agent of the Corporation at that address is William Scott Foster.

ARTICLE VII - INITIAL BOARD OF DIRECTORS:

The Corporation shall have two directors initially. The number of directors may be either increased or diminished from time to time by the by-laws but shall never be less than one. The names and addresses of the initial directors of the Corporation are Robert L. Brown, Jr. and Earl J. Clark, all having a collective address for purposes hereof of 425 W. Hollywood Boulevard, Mary Esther, Florida 32569.

ARTICLE VIII - INCORPORATOR:

The name and address of the person signing these articles is as follows: William Scott Foster, 909 Mar Walt Drive, Suite 1014, Fort Walton Beach, Florida 32547.

ARTICLE IX - BY-LAWS:

The power to adopt, alter, amend, or repeal the by-laws shall be vested in the Board of Directors and the shareholders.

ARTICLE X - SECTION 1244 STOCK:

It is the intent of this charter that the capital stock of the Corporation may be sold in accordance with the conditions of Sections 1242-1244, inclusive, of the Internal Revenue Code of 1986, as amended.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation on December 15, 1998.



WILLIAM SCOTT FOSTER

STATE OF FLORIDA)
)
COUNTY OF OKALOOSA)

Before me, the undersigned authority, personally appeared William Scott Foster, personally known to me to be the person described in the foregoing Articles of Incorporation of the

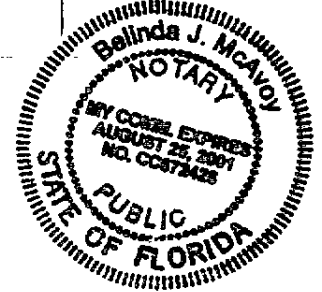
Corporation, and such person acknowledged to and before me that such person executed the Articles of Incorporation for the purpose therein described.

WITNESS my hand and official seal on December 15, 1998.

Belinda J. McAvey

NOTARY PUBLIC

My commission expires: _____



This Instrument (Corporate.mac\

A-Inc.Mul) Prepared By:

ANCHORS, FOSTER, McINNIS & KEEFE, P.A.

(William Scott Foster)

909 Mar-Walt Drive, Suite 1014

Fort Walton Beach, Florida 32547

(904) 863-4064

CERTIFICATE DESIGNATING REGISTERED OFFICE OR DOMICILE FOR
THE SERVICE OF PROCESS WITHIN THIS STATE AND NAMING REGISTERED
AGENT UPON WHOM PROCESS MAY BE SERVED

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

ACCESS INSURANCE CORPORATION (the "Corporation"), desiring
to organize under the laws of the State of Florida, with its
registered office, as indicated in its Articles of Incorporation,
at 909 Mar-Walt Drive, Suite 1014, Fort Walton Beach, Florida
32547, has named WILLIAM SCOTT FOSTER, located at 909 Mar-Walt
Drive, Suite 1014, Fort Walton Beach, Florida 32547, as its agent
to accept service of process within this State.

ACKNOWLEDGEMENT.

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, including those
relative to keeping open of said office.


WILLIAM SCOTT FOSTER

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SECRETARY OF STATE
DIVISION OF CORPORATIONS
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