

P990000011521

LARRY J. BAKER
CERTIFIED PUBLIC ACCOUNTANT
P. O. BOX 16518
WEST PALM BEACH, FL 33416

JANUARY 28, 1999

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-02/02/99--01084--020
****122.50 *****78.75

SECRETARY OF STATE
FLORIDA DEPARTMENT OF STATE
DIVISION OF CORPORATIONS
409 E GAINES ST
TALLAHASSEE, FLORIDA 32399

EFFECTIVE DATE
1-28-99

DEAR SIRs,

PLEASE FIND ENCLOSED ARTICLES OF INCORPORATION FOR:

AMERICAN TERM QUOTE, INC.

ALONG WITH MY CHECK FOR \$122.50 TO COVER THE VARIOUS FEES.

PLEASE FORWARD A CERTIFIED COPY OF THE ARTICLES ONCE
THEY ARE EFFECTIVE.

THANK YOU FOR YOUR PROMPT ATTENTION.

SINCERELY



LARRY J. BAKER
CERTIFIED PUBLIC ACCOUNTANT
TELE # 561 881 4940

FILED
99 FEB -2 PM 4:13
SECRETARY OF STATE
TALLAHASSEE FLORIDA



ARTICLES OF INCORPORATION
OF
AMERICAN TERM QUOTE, INC.

FILED
99 FEB -2 PM 4:13
SECRETARY OF STATE
TALLAHASSEE FLORIDA

The undersigned subscriber of these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation for profit under the laws of the the State of Florida.

ARTICLE I. NAME

EFFECTIVE DATE
1-28-99

The name of the corporation is AMERICAN TERM QUOTE, INC.

ARTICLE II. DURATION

This corporation shall have perpetual existence, commencing on the date of the execution and acknowledgement of these Articles.

ARTICLE III. PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE IV. CAPITAL STOCK

This corporation is authorized to issue 1000 shares of common stock, each having a par value of One Dollar (\$1.00).

ARTICLE V. INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 5577 Gun Club Road, West Palm Beach, Florida 33406. The name of the initial registered agent of this corporation at that address is Larry J. Baker, Certified Public Accountant.

ARTICLE VI. PRINCIPAL BUSINESS ADDRESS

The street address and mailing address of the initial business office of this corporation is 2000 Palm Beach Lakes Blvd, Suite 1001, West Palm Beach, Fl. 33409.

ARTICLE VII. EFFECTIVE DATE

The effective date of this corporation shall be January 28, 1999.

ARTICLE VIII. INITIAL BOARD OF DIRECTORS

This corporation shall have two (2) directors initially. The number of directors may be either increased or diminished from time to time, but shall never be less than one (1). The names and addresses of the initial directors of this corporation are:

Glen St Pierre
2594 Nassau Road
West Palm Beach, Fl 33406

Lucien Holmes
3410 Lowson Blvd
Delray Beach, Fl 33445

ARTICLE IX. SUBSCRIBER

The name and address of the subscriber of these Articles of
Incorporation is:

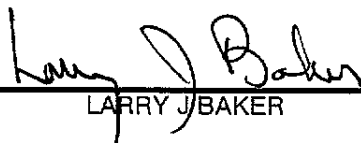
Larry J. Baker
Certified Public Accountant
P O Box 16518
5577 Gun Club Road
West Palm Beach, FL 33416

ARTICLE X. AMENDMENTS

These Articles of Incorporation may be amended in the manner provided by law.

In order to be effective, every amendment must be approved by the holders
of a majority of the stock entitled to vote thereon at a meeting of stockholders
called for such purpose. Unless all the stockholders entitled to vote sign a
written statement manifesting their intention that a certain amendment
of these Articles of Incorporation be made.

IN WITNESS WHEREOF, the undersigned subscriber executed these
Articles of Incorporation this 28TH day of JANUARY, 1999



LARRY J BAKER

STATE OF FLORIDA)
) ss.
COUNTY OF PALM BEACH)

Before me, the undersigned, personally appeared Larry J. Baker,
to me well known and known to me to be the individual
described herein and who executed the foregoing
Articles of Incorporation, and acknowledged before me that
he executed the same for the purpose therein expressed.

WITNESS my hand and official seal in the county and state
named above this 28th day of January, 1999.

Kecia A. Rousseau
Notary Public - State of Florida At Large

My Commission Expires: March 7, 2000



Kelli A. Rousseau
MY COMMISSION # GC632864 EXPIRES
March 7, 2000
BONDED THRU TROY PAUL INSURANCE, INC.

ACKNOWLEDGEMENT BY REGISTERED AGENT

I HEREBY ACKNOWLEDGE AND ACCEPT THE DESIGNATION OF
REGISTERED AGENT FOR AMERICAN ROOTER SERVICE, INC.


LARRY J. BAKER, CERTIFIED PUBLIC ACCOUNTANT

WITNESS my hand and official seal in the county and state
named above this 28th day of January, 1999.


Notary Public - State of Florida At Large

My Commission Expires: March 7, 2000



Kelli A. Rousseau
MY COMMISSION # 00532864 EXPIRES
March 7, 2000
BONDED THRU TROY FAIR INSURANCE, INC.

FILED
99 FEB -2 PM 4:14
SECRETARY OF STATE
TALLAHASSEE FLORIDA