



THE UNITED STATES
CORPORATION
COMPANY

P 99000033436

99 APR -1 AM 9:30

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ACCOUNT NO. : 072100000032

REFERENCE : 174597 4719017

AUTHORIZATION :

Patricia Pijet

COST LIMIT : \$ 70.00

ORDER DATE : March 18, 1999

ORDER TIME : 9:48 AM

ORDER NO. : 174597-005

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CUSTOMER NO: 4719017

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106 Ridge Road
P.o. Box 7117
No. Arlington, NJ 070320000

DOMESTIC FILING

AFK, INC.

NAME: AMERICA'S INSURANCE CENTER
FLORIDA, INC

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

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XX PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Maria Stephens

2544

W99-7883

EXAMINER'S INITIALS:

PH 4/13/99V



FLORIDA DEPARTMENT OF STATE

Katherine Harris
Secretary of State

April 1, 1999

RESUBMIT

CSC NETWORKS
1201 HAYS STREET
TALLAHASSEE, FL 32301

Please give original
submission date as file date.

SUBJECT: AMERICA'S INSURANCE CENTER - FLORIDA, INC.
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We have received your document for AMERICA'S INSURANCE CENTER - FLORIDA, INC. and the authorization to debit your account in the amount of \$70.00. However, the document has not been filed and is being returned for the following:

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ARTICLES OF INCORPORATION
OF
AFK, INC.

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99 APR -1 AM 9:30
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

AFK, INC.

The address of the principal office of this corporation shall be 233 Commercial Boulevard, Lauderdale By The Sea, FL 33308 and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 2,400 shares of common stock having no par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 233 Commercial Boulevard, Lauderdale By The Sea, Florida 33308, and the name of the initial registered agent of the corporation at that address is Raymond R. Kravetz.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have three Directors, initially. The names and addresses of the initial members of the Board of Directors are:

Arthur Kravetz Dir.	233 Commercial Boulevard Lauderdale By The Sea, FL 33308
Greg Kligler Dir.	233 Commercial Boulevard Lauderdale By The Sea, FL 33308
Raymond R. Kravetz Dir.	233 Commercial Boulevard Lauderdale By The Sea, FL

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ARTICLE VII. PREEMPTIVE RIGHTS

The corporation elects to have preemptive rights.

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE VIII. INCORPORATOR

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

Corporation Service Company
830 Bear Tavern Road
West Trenton, NJ 08628

IN WITNESS WHEREOF, the undersigned agent of Corporation Service Company, has hereunto set their hand and seal of Corporation Service Company on MARCH 19, 1999

CORPORATION SERVICE COMPANY

By:

Doreen S. Hamel - Asst VP

ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF INCORPORATION

Raymond R. Kravetz, authorized to transact business in this State, having a business office identical with the registered office of the corporation named above, and having been designated as the Registered Agent in the above and foregoing Articles, is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

X By:

[Signature]
RAYMOND R. KRAVETZ
Its Agent, **