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Gary Drake
William Watson
Paralegals

April 13, 1999

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

RE: Christine Vella Insurance Agency, Inc.

Dear Sir/Madam,

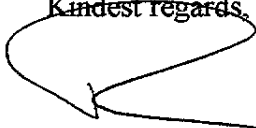
Please find enclosed an original and one (1) copy of the "Articles of Incorporation" pertaining to the above-listed. Also enclosed is a check in the proper amount covering the costs of filing as follows:

1.	Filing Fee	:	\$ 35.00
2.	Certified Copy	:	52.50
3.	Designation of Reg. - Agent	:	<u>35.00</u> \$122.50

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-04/19/99--01080--011
*****122.50 *****78.75

We trust the enclosed is in order, however, should you have any questions, please do not hesitate to contact our office.

Kindest regards,



Ronald S. Webster, Esquire

RSW:dbt
Enclosure

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
99 APR 19 AM 9:35

ARTICLES OF INCORPORATION

OF

CHRISTINE VELLA INSURANCE AGENCY, INC.

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

99 APR 19 AM 9:35

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following "Articles of Incorporation":

ARTICLE 1: Name -- The name of the corporation is: Christine Vella Insurance Agency, Inc.

ARTICLE 2: Purpose -- The general purposes for which the corporation is organized are the following: To engage in and transact any lawful business or activity for which corporations may be organized under the Florida Business Corporation Act.

ARTICLE 3: Designation of Stock -- The aggregate number of shares that the Corporation shall have authority to issue and to have outstanding at any one time is 10,000 shares. All shares shall be of a single class, designated as Common.

ARTICLE 4: Preemptive Rights -- The Corporation elects to have preemptive rights.

ARTICLE 5: Initial Principal Office and Registered Agent -- The street address of the initial office of the corporation is: 333 North Orange Avenue, Suite 201, Orlando, Florida 32801-4336. The name of the corporation's initial Registered Agent at that address is: Christine Vella.

ARTICLE 6: Initial Board of Directors: -- The initial officers and stock holders. The initial president of the corporation, as well as sole stock holder of the corporation, shall be Christine Vella.

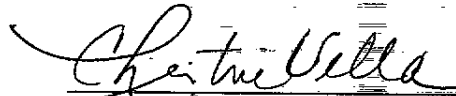
ARTICLE 7: Incorporator: -- The name and address of the incorporator is as follows: Christine Vella, 333 North Orange Avenue, Suite 201, Orlando, Florida 32801-4336.

ARTICLE 8: Amendment: -- The corporation reserves the right to amend or repeal any provisions contained in these "Articles of Incorporation" or any amendment to them.

ARTICLE 9: Commencement of Corporate Existence -- In accordance with Section 617.0203, Florida Statutes, the date when corporate existence shall commence is the date of subscription and acknowledgment of these "Articles of Incorporation", however, the corporation reserves the right to reaffirm actions taken by corporate officers and directors prior to corporate existence.

ARTICLE 10: Indemnification -- The corporation shall indemnify each Officer or Director, including any former Officers and Directors, to the full extent permitted by law for good faith actions taken on behalf of said corporation.

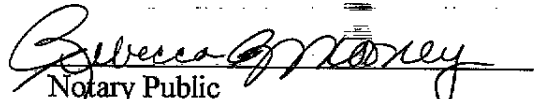
IN WITNESS WHEREOF, the undersigned have signed these "Articles of Incorporation" on this 15th day of April, 1999.


Christine Vella, Incorporator

STATE OF FLORIDA
COUNTY OF ORANGE

Before me personally appeared, **Christine Vella**, to me well known and known to me to be the person described in and who executed the foregoing "Articles of Incorporation" and acknowledged to and before me that she executed said instrument for the purposes therein expressed and who is personally known to me or who has provided na as identification.

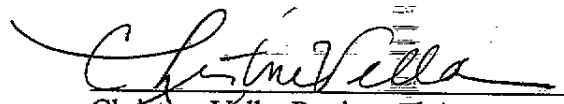
WITNESS my hand and official seal this 15th day of April, 1999.


Notary Public
My commission expires: Rebecca B. Mooney
My Commission CC700953
Expires December 8, 2001

ACCEPTANCE BY REGISTERED AGENT

The undersigned hereby accepts the appointment as Registered Agent of which is contained in the foregoing "Articles of Incorporation".

Dated this 15th day of April, 1999.


Christine Vella, Registered Agent
333 N. Orange Avenue, Suite 201
Orlando, Florida 32801-4336