



# *Lifter Enterprises*

POST OFFICE BOX 694645  
18425 N.W. 2ND AVENUE MIAMI, FLORIDA 33169  
FAX (305) 770-1487 PHONE (305) 652-5506

April 29, 1999

Secretary of State of Florida  
Department of Corporations  
Post Office Box 6327  
Tallahassee, FL 32314

800002860578--2  
-05/03/99--01120--012  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

Dear Secretary of State:

Enclosed is a check in the amount of \$78.75 to cover the filing fee for the following named corporation, to wit:

## INSURANCE PREMIUM FINANCE CORP.

Also enclosed is an original and one copy of the Articles of Incorporation, which have been executed by the originating parties of the corporation..

Your cooperation in processing the application for the Charter to operate the corporation in the State of Florida, and sending a certified copy back to Bennett M. Lifter, P.A., at Post Office Box 694645, Miami, FL 33169, will be appreciated.

If you require anything further, please let me know.

Sincerely,

*Bennett M. Lifter*

Bennett M. Lifter

BML:mjm  
Check - Enclosure  
23 April L-Secretary of State

FILED  
99 MAY -3 AM 8:02  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

SHARON

MAY 7 - 1999

**ARTICLES OF INCORPORATION  
OF  
INSURANCE PREMIUM FINANCE CORP.**

**FILED**  
99 MAY -3 AM 8:02  
TALLAHASSEE, FLORIDA  
SECRETARY OF STATE

The undersigned, acting as incorporator, signs the following Articles of Incorporation for the purpose of forming a corporation under the laws of the State of Florida.

**ARTICLE I**

The name of the corporation shall be:

**INSURANCE PREMIUM FINANCE CORP.**

**ARTICLE II**

The existence of the corporation shall commence upon the filing of these Articles of Incorporation by the Department of State and shall be perpetual.

**ARTICLE III**

The corporation may engage in any and all businesses and activities permitted by the laws of the State of Florida. The corporation shall have all of the powers vested in a corporation organized under and existing by virtue of such laws.

The corporation may engage in insurance premium financing and the operation of insurance agencies with the authority to conduct and participate in all activities incidental thereto.

#### **ARTICLE IV**

The maximum number of shares which the corporation shall have authority to issue shall be 10,000 shares of common stock with a par value of \$1.00 per share.

#### **ARTICLE V**

The initial registered agent and street address of the initial registered office of the corporation shall be:

Bennett M. Lifter  
18425 NW 2<sup>nd</sup> Avenue  
Miami, Florida, 33169

#### **ARTICLE VI**

This corporation shall have three directors initially. The names and addresses of the initial directors of the corporation, who shall hold office until their successors are elected and qualified or until their earlier resignation or removal from office are:

Susan Armengol	President	7950 NW 53 <sup>rd</sup> Street Miami, FL 33166
Bennett M. Lifter	Vice President/ Treasurer	18425 NW 2 <sup>nd</sup> Avenue Miami, FL 33169
Dulce Resnick	Secretary	7950 NW 53 <sup>rd</sup> Street Miami, FL 33166

The number of directors may be increased or decreased from time to time pursuant to the bylaws of the corporation, but shall not be less than one.

#### **ARTICLE VII**

The name and address of the incorporator of the corporation is:

Bennett M. Lifter  
18425 NW 2<sup>nd</sup> Avenue  
Miami, FL 33169

**ARTICLE VIII**

The mailing address of the corporation shall be:

Bennett M. Lifter  
18425 NW 2<sup>nd</sup> Avenue  
Miami, FL 33169

FILED  
99 MAY -3 AM 8:02  
TALLAHASSEE, FLORIDA

Executed at Miami, Florida this 29 day of April, 1999.

By: Bennett M. Lifter  
Bennett M. Lifter

STATE OF FLORIDA     )  
                                  ) SS:  
COUNTY OF MIAMI-DADE)

The foregoing instrument was acknowledged before me this 29 day of April 1999, by Bennett M. Lifter, a Florida resident, on behalf of the corporation. He is personally known to me and did not take an oath.

Mary June Marlow  
Notary Public State of Florida

My Commission Expires:

**ACCEPTANCE BY REGISTERED AGENT**



Having been appointed, the Registered Agent of INSURANCE PREMIUM FINANCE CORP., the undersigned accepts such appointment and agrees to act in such capacity.

Dated this 29 day of April, 1999.

By: Bennett M. Lifter  
Bennett M. Lifter