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Florida Department of State
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To:

Division of Corporations
Fax Number : (850)922-4001

From:

Account Name : ACE INDUSTRIES, INC.
Account Number : 070744001530
Phone : (305)358-2571
Fax Number : (305)358-7832

SECRETARY OF STATE
KATHERINE HARRIS
TALLASSEE FLORIDA

99 MAY 21 PM 12:51

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FLORIDA PROFIT CORPORATION OR P.A.

APPLE INSURANCE & FINANCIAL PLANNING, INC.

Certificate of Status	0
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B. McKnight MAY 21 1999

H99-12257

ARTICLES OF INCORPORATION

Article 1: Name of Corporation: APPLE INSURANCE & FINANCIAL PLANNING, INC.

Address of Corporation: 3919 PALM BEACH BLVD.

FT. MYERS, FL 33916

Article 2: CAPITAL STOCK: The number of shares which the corporation has authorized to be outstanding at any one time is 500, with a par value of \$1.00.
(PAR VALUE IS NOT REQUIRED).

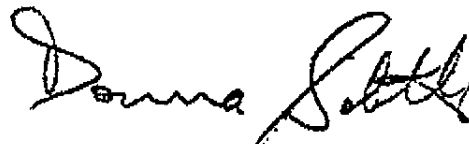
Article 3: REGISTERED AGENT: DONNA SOTILLO

REGISTERED OFFICE: 5801 S. DIXIE HWY.

WEST PALM BEACH, FL 33405

* I am familiar with and hereby accept the duties and responsibilities as Registered Agent for said corporation.

05 / 20 / 99
Date


Signature of Registered Agent

Article 4: The Board of Directors are: (Board of Directors is NOT REQUIRED).
First listed is President, second is Vice President, then Secretary/Treasurer.

1. ALBERTO HERNANDEZ, 3919 PALM BEACH BLVD., FT. MYERS, FL 33916
2. DEBORA M. HERNANDEZ, 3919 PALM BEACH BLVD., FT. MYERS, FL 33916
3. ALBERTO HERNANDEZ, 3919 PALM BEACH BLVD., FT. MYERS, FL 33916

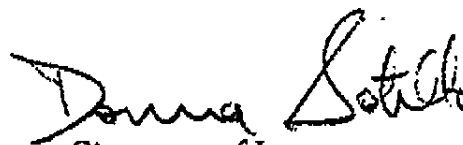
Article 5: The NAME and ADDRESS of the INCORPORATOR is:

DONNA SOTILLO

5801 S. DIXIE HWY.

WEST PALM BEACH, FL 33405

In witness whereof, I have subscribed my name:


Signature of Incorporator

H99-12257

Prepared by: Ace Industries, Inc., 54 NW 11th Street, Miami, FL 33136, (305) 358-2571