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SECRETARY OF STATE TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

OF

Insurance Software Test.com, Inc.

ARTICLE I - NAME

The name of this corporation is Insurance Software Test.com, Inc., with its principal place of business located at 7824 SW 118th Court, Miami, Dade County, Florida 33183.

ARTICLE II -DURATION

This corporation shall have perpetual existence, unless dissolved in accordance with the laws of the State of Florida.

ARTICLE III - PURPOSE

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

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue ten thousand (10,000) shares of ONE DOLLAR (\$1.00) par value common stock which shall be designated "COMMON SHARES".

ARTICLE V - PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rata share thereof (as nearly as may be done without issuance of transactional shares) at the price at which it is offered to others.

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation is Alfred I. duPont Building, Suite 1512, 169 East

Flagler Street, Miami, Florida 33131, and the name of the initial registered agent of this corporation at that address is Nick W. Stieglitz, Jr.

ARTICLE VII - INITIAL BOARD OF DIRECTORS AND OFFICERS

This corporation shall initially have one (1) director. The number of directors may be either increased or diminished from time to time by the bylaws but shall never be less than one. The name and address of the initial director of this corporation are as follows:

Steven R. Richards - Director 7824 SW 118th Court Miami, Florida 33183

The following shall serve as the initial Officers of the Corporation:

Steven R. Richards, President

Beulah Hardy Richards, Vice President, Treasurer

ARTICLE VIII - INCORPORATION

The name and address of the person signing these articles is:

Steven R. Richards 7824 SW 118th Court Miami, Florida 33183

ARTICLE IX - BYLAWS

The power to adopt, alter, amend or repeal bylaws shall be vested in the Board of Directors and the shareholders.

ARTICLE X - CALLING OF SPECIAL MEETINGS

Special meetings of shareholders may be called by the Board of Directors or the holders of no less than one half of all the shares entitled to vote at the meeting.

ARTICLE XI - SHAREHOLDER QUORUM AND VOTING

The majority of the shares entitled to vote, represented by person or by proxy, shall constitute a quorum at a meeting of shareholders.

If a quorum is present, the affirmative vote of the majority of the shares represented at the meeting and entitled to vote on the subject matter shall be the act of the shareholder.

ARTICLE XII - APPROVAL OF SHAREHOLDERS REQUIRED FOR MERGER

The approval of the shareholders of this corporation to any plan of merger shall be required in every case, whether or not such approval is required by law.

ARTICLE XIII - INDEMNIFICATION

The corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

ARTICLE XIV - AMENDMENT

This corporation reserves the right to amend or repeal any provision contained in these Articles of incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation, this 2 day, of 1999.

STEVEN R. RICHARDS Incorporator for

Insurance Software Test.com, INC

STATE OF FLORIDA COUNTY OF DADE

I, the undersigned, having been named as initial Registered Agent of the corporation in the foregoing Articles of Incorporation hereby accept said office and will serve in said capacity.

NICK W. STAEGLITZ, JR. Registered Agent

The foregoing instrument, being the acceptance of designation as registered agent of Insurance Software Test.Com, Inc., was acknowledged before me this day of love, 1999, by Nick W. Stieglitz, Jr., who has produced Florida D.L. No. S374639 671240 as identification.

SIGNATURE OF PERSON TAKING ACKNOWLEDGMENT

NAME OF ACKNOWLEDGER TYPED, PRINTED OR STAMPED

EVELYN TORRALES

MY COMMISSION # CC 745786

EXPIRES: 05/27/2002

1-800-3-NOTARY Fla Notary Services & Bonding Co.

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