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Florida Department of State

Division of Corporations

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FLORIDA PROFTT CORPORATION OR P.A.

SNAPPY INSURANCE, INC.

Certificate of Status	1
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Harris,Barrett,Mann & Dew

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FAX AUDIT NO. H99000019318 7

ARTICLES OF INCORPORATION
OF
SNAPPY INSURANCE, INC.

THE UNDERSIGNED HEREBY MAKE, SUBSCRIBE, ACKNOWLEDGE AND FILE
THIS CERTIFICATE FOR THE PURPOSE OF BECOMING A CORPORATION UNDER
THE LAWS OF THE STATE OF FLORIDA.

ARTICLE I

NAME

The name of this corporation is SNAPPY INSURANCE, INC.

ARTICLE II

PURPOSE

This corporation may engage in any activity or business
permitted under the laws of the United States and of the State of
Florida. The corporation will at all times comply with the
provisions of Florida Statutes §676.733, 626.734 and 626.747.

ARTICLE III

CAPITAL STOCK

The maximum number of shares of stock that this corporation is
authorized to have outstanding at any time is five thousand shares
of common stock of One and NO/100 (\$1.00) Dollars per share par
value.

THIS INSTRUMENT WAS PREPARED BY:
JOHN C. DEW, ESQUIRE
HARRIS, BARRETT, MANN & DEW, L.L.P.
P.O. DRAWER 1441
ST. PETERSBURG, FL 33731-1441
(727) 892-3100
FEN: 0019411
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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ARTICLE IV

DURATION

This corporation is to exist perpetually.

ARTICLE V

PRINCIPAL OFFICE AND REGISTERED AGENT

The principal office of the corporation shall be located at 209 First Street N.E., St. Petersburg, Pinellas County, Florida 33701.

The name and street address of the initial registered agent of the corporation in the State of Florida is: William A. Waters, III, 209 First Street N.E., St. Petersburg, Pinellas County, Florida 33701. The Board of Directors may, from time to time, appoint a substitute registered agent and move the registered office or the principal office, or both, to any other address in the State of Florida.

ARTICLE VI

INITIAL BOARD OF DIRECTORS

This corporation shall have one (1) or more director(s) as provided by the By-Laws. Initially, this corporation shall have two (2) directors, the names of whom are as follows:

FAX AUDIT NO. H99000019318 7

<u>NAME</u>	<u>ADDRESS</u>
Gregory K. Murrey	2440 Sandy Plains Road, Bldg. 5 Marietta, GA 30066
William A. Waters, III	209 First Street N.E. St. Petersburg, FL 33701

ARTICLE VIIOFFICERS

The names and addresses of the officers of this corporation are as follows:

<u>NAME AND OFFICE</u>	<u>ADDRESS</u>
Gregory K. Murrey/President	2440 Sandy Plains Rd. Bldg. 5 Marietta, GA 30066
William A. Waters, III/ Vice President	209 First Street N.E. St. Petersburg, FL 33701
Keith H. Maini/Treasurer	3708 Somerset Ridge Kennesaw, GA 30144
Laura H. Murrey/Secretary	2440 Sandy Plains Rd. Bldg. 5 Marietta, GA 30066

ARTICLE VIIICOMMENCEMENT OF CORPORATE EXISTENCE

The existence of this corporation shall commence upon filing with the Secretary of State's office.

FAX AUDIT NO. H99000019318 7

ARTICLE IXINDEMNIFICATION

The corporation shall indemnify all directors and officers, whether or not then in office, who are or become a party, or are threatened to be made a party, to any threatened, pending or completed action, suit or proceedings, whether civil, criminal, administrative or investigative by reason of the fact that such person is or was a director or officer, or is or was serving at the request of the corporation as an officer or director against expenses (including attorneys' fees, including hourly charges for paralegals and other staff members operating under the supervision of an attorney, whether at trial or appeal), judgments, fines and amounts paid in settlement actually and reasonably incurred by such person in connection with such action, suit or proceeding, including any appeal thereof; provided, however, that there shall be no indemnification against gross negligence or willful misconduct.

ARTICLE XBY-LAWS

The initial By-Laws shall be adopted by the Board of Directors. The power to alter, amend or repeal the By-Laws or

FAX AUDIT NO. H99000019318 7

adopt new By-Laws is vested in the Board of Directors, subject to repeal or change by action of the shareholders.

ARTICLE XI

AMENDMENT

The right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, is reserved to the Board of Directors and the Shareholders as specified under the laws of Florida.

ARTICLE XII

INCORPORATORS

The names and addresses of the incorporators of this corporation are:

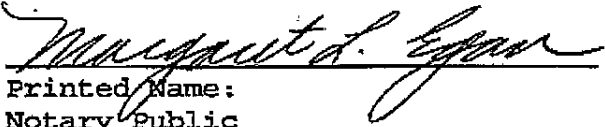
<u>NAME</u>	<u>ADDRESS</u>
GREGORY K. MURREY	2440 Sandy Plains Rd., Bldg. 5 Marietta, GA 30066
WILLIAM A. WATERS, III	209 First Street N.E. St. Petersburg, FL 33701

IN WITNESS WHEREOF, these Articles of Incorporation have been signed, as Incorporators, by: Gregory K. Murrey and William A. Waters, III.

FAX AUDIT NO. H99000019318 7

Dated this 14th day of August, 1999.
GREGORY K. MURREY
WILLIAM A. WATERS, IIISTATE OF ~~GEORGIA~~ FLORIDACOUNTY OF Pinellas

14th The foregoing instrument was acknowledged before me this
day of August, 1999, by GREGORY K. MURREY, who is
personally known to me or who has produced _____
as identification.


Printed Name:
Notary Public
My Commission Expires:Serial Number:
Margaret L. EganMY COMMISSION # CC501305 EXPIRES
January 31, 2000

BONDED THRU TROY FARM INSURANCE, INC.

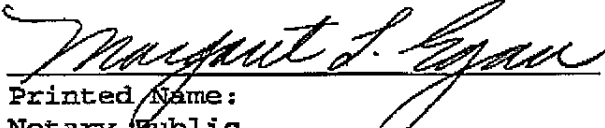
Margaret L. Egan

MY COMMISSION # CC501305 EXPIRES
January 31, 2000
BONDED THRU TROY FARM INSURANCE, INC.

STATE OF FLORIDA

COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me this 14th
day of August, 1999, by WILLIAM A. WATERS, III, who is
personally known to me or who has produced _____
as identification.


Printed Name:
Notary Public
My Commission Expires:
Serial Number:Margaret L. Egan
MY COMMISSION # CC501305 EXPIRES
January 31, 2000
BONDED THRU TROY FARM INSURANCE, INC.

03WATERS.ART

FAX AUDIT NO. H99000019318 7

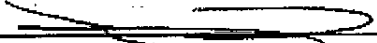
CERTIFICATE DESIGNATING PLACE OF BUSINESS OR
DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE,
NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

In pursuance of Chapter 48.091, Florida Statutes, the
following is submitted, in compliance with said Act:

First -- That SNAPPY INSURANCE, INC., desiring to organize
under the laws of the State of Florida with its principal place of
business in Pinellas County, Florida, has named William A. Waters,
III, located at 209 First Street N.E., St. Petersburg, Florida
33701, as its agent to accept service of process within this state.

ACKNOWLEDGMENT

Having been named to accept service of process for the above
stated corporation, at place designated in this certificate, I
hereby accept to act in this capacity, and agree to comply with the
provision of said Act relative to keeping open said office.


William A. Waters, III,
Registered Agent

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA