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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

FLORIDA PROFTT CORPORATION OR P.A.
SALEM INSURANCE OF SOUTH FLORIDA INC.

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ARTICLES OF INCORPORATION

Article 1: Name of Corporation: SALEM INSURANCE OF SOUTH FLORIDA INC.

Address of Corporation: 740 71ST STREET
MIAMI BEACH, FLORIDA 33147

Article 2: CAPITAL STOCK: The number of shares which the corporation has authorized to be outstanding at any one time is 100, with a par value of OMIT.
(PAR VALUE IS NOT REQUIRED).

Article 3: REGISTERED AGENT: FARID AJLOUNI

REGISTERED OFFICE: 7780 NORTH EAST 183RD STREET PH #8
AVENTURA, FLORIDA 33160

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

08 / 05 / 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

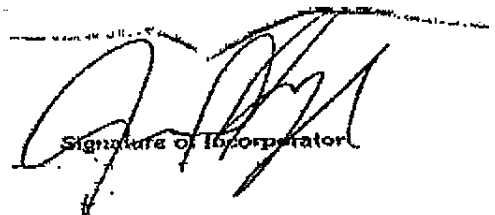
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Article 5: The NAME and ADDRESS of the INCORPORATOR is:

FARID AJLOUNI
7780 NORTH EAST 183RD STREET PH #8
AVENTURA, FLORIDA 33160

In witness whereof, I have subscribed my name:


Signature of Incorporator

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