DAG000101679

phone (305) 757-6755 fax (305) 757-6756 e-mail skbaird@compuserve.com

November 14, 1999

Department of State Division of Corporations Registration Section P.O. Box 6327 Tallahassee, FL 32314

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Re: MegaQuote, Inc.

Ladies and Gentlemen:

Enclosed is an original and one copy of the articles of incorporation for MegaQuote, Inc. Also enclosed is a check in the amount of \$78.75 for the filing fees for incorporation and for the registered agent designation, as well as for a certified copy of the articles of incorporation.

Please send the certified copy of the articles to the undersigned at the address above.

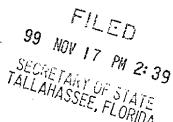
Very truly yours,

Steven K. Baird

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ECKETARY OF STATE
NI AHASSEF ELORIDA

cc: Ian Norris

ARTICLES OF INCORPORATION OF MEGAQUOTE, INC.



The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation:

ARTICLE I NAME

The name of the corporation shall be MegaQuote, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be 1043 Adams St., Hollywood, Florida 33019.

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is one hundred (100) shares of common stock.

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

Steven K. Baird, Esq. 6301 Biscayne Blvd., Suite 208 Miami, Florida 33138

ARTICLE V INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation are:

Steven K. Baird 6301 Biscayne Blvd., Suite 208 Miami, Florida 33138

ARTICLE VI INITIAL DIRECTOR

Initially the Corporation shall have one director, who shall be Ian Norris, who shall serve until his successor has been duly elected pursuant to the bylaws of the Corporation.

Steven K. Baird, Incorporator

ACCEPTANCE OF REGISTERED AGENT

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Steven K. Baird, Registered Agent

November 14, 1999

FILED
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SECKETARY OF STATE
ANTIAMASSEE, FLORIDA