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417 E. Virginia Street, Suite 1 • Tallahassee, Florida 32302 (850) 224-8870 • 1-800-342-8062 • Fax (850) 222-1222

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FLORIDA DEPARTMENT OF STATE Katherine Harris Secretary of State

May 13, 1999

CAPITAL CONNECTION, INC. 417 E. VIRGINIA ST. STE. 1 TALLAHASSEE, FL 32301

SUBJECT: OWEN AND ASSOCIATES, INC.

Ref. Number: W99000011297

We have received your document for OWEN AND ASSOCIATES, INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of a name is not acceptable. Please select a new name and make the correction in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6929.

Randall Purintun Document Specialist

Letter Number: 999A00026442

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ARTICLES OF INCORPORATION

OF

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

O & A INSURANCE, INC.

In compliance with the requirements of F.S. Chapter 607, the undersigned, being a natural person, hereby acts as an incorporator in adopting and filing the following articles of incorporation for the purpose of organizing a business corporation.

ARTICLE I

The name of the Corporation ("Corporation") is O & A INSURANCE, INC.

ARTICLE II

The existence of the Corporation shall begin on the date which these articles are signed.

ARTICLE III

The street address of the principal office of the Corporation is 1246 Cunningham Creek Drive, Jacksonville, Florida 32259.

ARTICLE IV

The maximum number of shares this Corporation is authorized to issue is 1,000,000, par value One Cent (\$.01) per share, all of which shall be Common Shares. All Common Shares shall be identical with each other in every respect and the holders of Common Shares shall be entitled to one vote for each share on all matters on which shareholders have the right to vote.

ARTICLE V

The initial street address of the Corporation's registered office is 1246 Cunningham Creek Drive, Jacksonville, Florida 32259. The initial registered agent for the Corporation is Thomas F. Rosenblum, Esquire, 1301 Riverplace Boulevard, Suite 2508, Jacksonville, Florida 32207.

ARTICLE VI

The initial board of directors shall consist of two (2) members. This number may be

increased or decreased from time to time in accordance with the Corporation's bylaws, but shall never be less than one. The names and addresses of the persons who will serve on the initial board of directors are:

Name

Address

Robert T. Owen

1246 Cunningham Creek Drive

Jacksonville, FL 32259

Wendy L. Owen

1246 Cunningham Creek Drive

Jacksonville, FL 32259

ARTICLE VII

The names and street addresses of the persons signing these articles of incorporation are:

Name

Address

Robert T. Owen

1246 Cunningham Creek Drive

Jacksonville, FL 32259

Wendy L. Owen

1246 Cunningham Creek Drive

Jacksonville, FL 32259

ARTICLE VIII

The Corporation shall indemnify its directors, officers, employees, and agents to the fullest extent permitted by law.

IN WITNESS WHEREOF, the undersigned incorporator has executed these articles of incorporation on this 12th day of 1999.

ROBERT T. OWEN

WENDY L. OWEI

ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process for O & A INSURANCE, INC. at the place designated in the articles of incorporation, the undersigned is familiar with and accepts the obligations of that position pursuant to F.S. 607.0501(3).

THOMAS F. ROSENBLUM

Date: 5 - 12 - 99

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