Certificate of Incorporation

Pursuant to the Legal Entities Act

Section 1

The Corporation name shall be as follows:
Torch Inventory Insurance

Section 2

The designated purpose of the corporation is as follows: Torch Inventory Insurance is incorporated for the purpose of engaging in the lawful business of underwriting insurance policies, providing inventory and property insurance, managing insurance claims, issuing insurance contracts, purchasing reinsurance, investing corporate assets, and engaging in any other lawful business permitted under the laws of the Commonwealth of Redmont.

Section 3

The corporation shall exist in perpetuity unless dissolved pursuant to the laws of the Commonwealth of Redmont or this Certificate of Incorporation (§4).

Section 4

Dissolution of the firm may be effected by legal instruction to do so, whether from the courts or any other government entity, and by enforcement by the Department of Commerce or the Department of Justice. The firm may also be dissolved with the written consent of all class A shareholding members. In the event of dissolution, the firm's assets must be assigned a fair market valuation and sold, with the remaining money being distributed in accordance with Class A shareholding percentages.

Section 5

The Corporation is authorized to issue:
10,000 class A common shares at a Par value of 1 dollar per share. Each share entitles the owner of said share 1 vote per share, equal right to dividends when declared, and equal rights to firm assets upon liquidation after corporate liabilities.

Section 6

The initial owner of all 10,000 shares will be Torch Asset lending; no further shares may be issued. Torch Asset Lending Corporation reserves the right to sell/distribute the shares as the entity sees fit.

Section 7

The Corporation shall exist as a legal entity separate and distinct from its parent corporation, Torch Asset Lending. The parent corporation's ownership of all issued shares shall not merge the legal identities of the two corporations, and each entity shall maintain separate books, records,

and liabilities unless otherwise provided by law.

Section 8

The initial officers shall be CrazyTuberPlayz as the Chief Executive Officer

Section 9

The Corporation shall initially have one director, thus being CrazyTuberPlayz. The board possesses all powers granted under the Legal Entity Act and the Corporations Bylaws.

Signatures

Printed name: CrazyTuberPlayz