

**Electronic Articles of Incorporation
For**

P03000018367
FILED
February 17, 2003
Sec. Of State

AMERICAN FINANCIAL CONCEPTS INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

AMERICAN FINANCIAL CONCEPTS INC.

Article II

The principal place of business address:

1627 ALLOWAY DR
DELTONA, FL. 32738

The mailing address of the corporation is:

1627 ALLOWAY DR
DELTONA, FL. 32738

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

1

Article V

The name and Florida street address of the registered agent is:

ETHEL B DEL CID
1627 ALLOWAY DR
DELTONA, FL. 32738

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: E. BEAH DEL CID

Article VI

The name and address of the incorporator is:

E. BEAH DEL CID
1627 ALLOWAY DR
DELTONA, FL 32738

Incorporator Signature: E. BEAH DEL CID

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P
E. B DEL CID
1627 ALLOWAY DR
DELTONA, FL. 32738

Article VIII

The effective date for this corporation shall be:

02/17/2003