

**Electronic Articles of Incorporation
For**

P05000075205
FILED
May 23, 2005
Sec. Of State
tburch

ADVICE & SOLUTIONS, SMART MONEY, 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:

ADVICE & SOLUTIONS, SMART MONEY, INC.

Article II

The principal place of business address:

1107 CEDAR ST.
LEESBURG, FL. 34748

The mailing address of the corporation is:

1107 CEDAR ST.
LEESBURG, FL. 34748

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:

100

Article V

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

CRAIG R HETTINGER
107 CEDAR ST.
LEESBURG, FL, FL. 34748

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

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Registered Agent Signature: CRAIG R. HETTINGER

Article VI

The name and address of the incorporator is:

CRAIG R. HETTINGER
1107 CEDAR ST.
LEESBURG
FLORIDA 34748-4010

Incorporator Signature: CRAIG R. HETTINGER

Article VII

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

Title: P
CRAIG R HETTINGER
1107 CEDAR ST.
LEESBURG, FL. 34748

Title: VP
CAROLYN A HETTINGER
1107 CEDAR ST.
LEESBURG, FL. 34748

Article VIII

The effective date for this corporation shall be:

05/18/2005