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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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FLORIDA PROFIT/NON PROFIT CORPORATION

Cumberland Advisors, Inc.

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Corporate Filing Menu

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ARTICLES OF INCORPORATION
OF
CUMBERLAND ADVISORS, INC.

ARTICLE I - NAME

The name of this Corporation is: Cumberland Advisors, Inc.

ARTICLE II - ADDRESS

The address of the principal office and mailing address of this Corporation is: 8833 Perimeter Park Boulevard, Suite 903, Jacksonville, Florida 32216.

ARTICLE III - CAPITAL STOCK

This Corporation is authorized to issue 1,000 shares of common stock, all of which shall be of the par value of \$.01 per share.

ARTICLE IV - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this Corporation is 8833 Perimeter Park Boulevard, Suite 903, Jacksonville, Florida 32216; and the name of its initial registered agent at such address is John W. Josey.

ARTICLE V - INITIAL BOARD OF DIRECTORS

The number of Directors constituting the initial Board of Directors of this Corporation shall be one and the name and address of such person who is to serve as member thereof are:

NAME	ADDRESS
John W. Josey	336 Charlemagne Circle Ponte Vedra Beach, Florida 32082

ARTICLE VI - INCORPORATOR

The name and address of the Incorporator are: John W. Josey, 336 Charlemagne Circle, Ponte Vedra Beach, Florida 32082.

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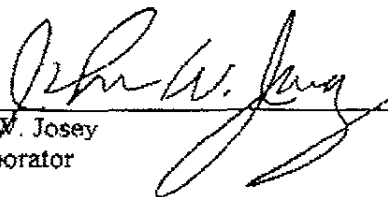
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ARTICLE VII - AMENDMENT

This Corporation reserves the right to amend, alter, change or repeal any provision contained in its articles of incorporation, in the manner now or hereafter prescribed by statute, and all rights conferred upon shareholders herein are granted subject to this reservation.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation this 31st day of August, 2006.



John W. Josey
Incorporator

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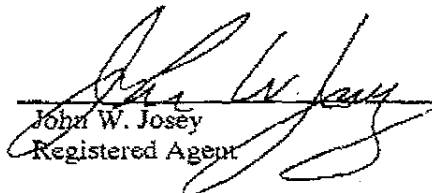
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**CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE**

Pursuant to the provisions of section 607.0501, Florida Statutes, the below named Corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the Corporation is Cumberland Advisors, Inc.
2. The name and address of the registered agent and office are: John W. Josey, 8833 Perimeter Park Boulevard, Suite 903, Jacksonville, Florida 32216.

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.


John W. Josey
Registered Agent

Date: August 31, 2006

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