

**Electronic Articles of Incorporation  
For**

P07000099980  
FILED  
September 07, 2007  
Sec. Of State  
clewis

VR FINANCIAL GROUP 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:

VR FINANCIAL GROUP INC

**Article II**

The principal place of business address:

409 MONTGOMERY ROAD  
#135  
ALTAMONTE SPRINGS, FL. 32714

The mailing address of the corporation is:

409 MONTGOMERY ROAD  
#135  
ALTAMONTE SPRINGS, FL. 32714

**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:

ARVIND KUMAR  
645 STAFFORD TERRACE  
#150  
ALTAMONTE SPRINGS, FL. 32714

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

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Registered Agent Signature: ARVIND KUMAR

### **Article VI**

The name and address of the incorporator is:

ARVIND KUMAR  
645 STAFFORD TERRACE  
# 150  
ALTAMONTE SPRINGS, FL 32714

Incorporator Signature: ARVIND KUMAR

### **Article VII**

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

Title: P  
ARVIND KUMAR  
645 STAFFORD TERRACE # 150  
ALTAMONTE SPRINGS, FL. 32714

Title: VP  
VIJAY K GULATI  
409 MONTGOMERY ROAD # 135  
ALTAMONTE SPRINGS, FL. 32714

### **Article VIII**

The effective date for this corporation shall be:

09/06/2007