

**Electronic Articles of Incorporation
For**

P07000099980
FILED
September 07, 2007
Sec. Of State
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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