

**Electronic Articles of Incorporation
For**

**P01000032078
FILED
March 28, 2001
Sec. Of State**

FRESHSTART FINANCIAL CORP.

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:

FRESHSTART FINANCIAL CORP.

Article II

The principal place of business address:

3107 WEST HALLANDALE BEACH BLVD
SUITE #101
PEMBROKE PARK, FL. 33009

The mailing address of the corporation is:

3107 WEST HALLANDALE BEACH BLVD
SUITE #101
PEMBROKE PARK, FL. 33009

Article III

The purpose for which this corporation is organized is:

BANKING AND FINANCE

Article IV

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

200

Article V

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

BENJAMIN J RODRIGUEZ
3107 WEST HALLANDALE BEACH BLVD
SUITE #101
PEMBROKE PARK, FL. US 33009

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

Registered Agent Signature: BENJAMIN RODRIGUEZ

Article VI

The name and address of the incorporator is:

BENJAMIN RODRIGUEZ
3107 WEST HALLANDALE BEACH BLVD
SUITE #101
PEMBROKE PARK, FL 33009

Incorporator Signature: BENJAMIN RODRIGUEZ

Article VII

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

Title: VP
MICHELE KURTZER VP
19101 MYSTIC POINTE DRIVE
AVENTURA, FL. 33180

Title: PRES
BENJAMIN J RODRIGUEZ PRES
3100 N 36 AVE
HOLLYWOOD, FL. 33021