

**Electronic Articles of Incorporation
For**

**P01000041183
FILED
April 24, 2001
Sec. Of State**

PALM FINANCIAL, 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:

PALM FINANCIAL, INC.

Article II

The principal place of business address:

5420 STATE ROAD 84
#2
DAVIE, FL. 33313

The mailing address of the corporation is:

5420 STATE ROAD 84
#2
DAVIE, FL. 33313

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:

DONNA WAGONER
5420 STATE ROAD 84
#2
DAVIE, FL. US 33313

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

Registered Agent Signature: DONNA WAGONER

Article VI

The name and address of the incorporator is:

DONNA WAGONER
5420 STATE ROAD 84
#2
DAVIE, FLORIDA 33313

Incorporator Signature: DONNA WAGONER