Electronic Articles of Incorporation For

P01000112521 FILED November 27, 2001 Sec. Of State

DHARMA INVESTMENT & MANAGEMENT, 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:

DHARMA INVESTMENT & MANAGEMENT, CORP.

Article II

The principal place of business address:

848 BRICKELL KEY DR. S SUITE 2001 MIAMI, FL. 33131

The mailing address of the corporation is:

848 BRICKELL KEY DR. S SUITE 2001 MIAMI, FL. 33131

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:

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Article V

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

CARLOS A VELASQUEZ ESQ. 200 SOUTHEAST NINTH ST. FORT LAUDERDALE, FL. 33316

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

Registered Agent Signature: CARLOS A VELASQUEZ

Article VI

The name and address of the incorporator is:

JERRY SEBA PO BOX 195132 SAN JUAN, PR 00919-5132

Incorporator Signature: JERRY SEBA