Tampa Bay Accounting & Taxes, Inc. Polo00117249

December 4, 2001

FL Department of State Division of Corporations 409 E Gaines Street PO Box 6327 Tallahassee, FL 32314 700004716007--5 -12/10/01--01052--021 ******78.75 *****78.75

RE: S V H Financial, Inc.

Enclosed please find two sets of originals of the Articles of Incorporation for the above referenced corporation. I have also enclosed a check in the amount of \$70.00 for filing of the Articles o Incorporation (this includes designation of registration agent). I am also including the additional charge for the certified copy of \$8.75.

Thank you for your prompt attention to this matter. If you should have any questions, please give me a call.

Sincerely,

Maureen C. Cabello

President

cc: SVH Financial, Inc.

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SECRETARISSEE, FLORIBA

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ARTICLES OF INCORPORATION

OF

S V H Financial, Inc.

The undersigned incorporator of these Articles of Incorporation does hereby form a corporation pursuant to the Florida General Corporation Act and does hereby adopt the following Articles of Incorporation:

ARTICLE ONE NAME AND PRINCIPAL OFFICE

The name of this Corporation is S V H Financial, Inc. The corporation's principal office is located at 2520 Southern Oak Circle, Clearwater, FL 33764.

ARTICLE TWO DURATION

The Corporation is to exist perpetually.

ARTICLE THREE PURPOSE



This Corporation is organized to transact any and all lawful business for which Corporations may be incorporated under the Florida General Corporation Act, including purchase and resale of goods to the general public.

ARTICLE FOUR CAPITAL STOCK

The aggregate number of shares which this corporation is authorized to issue is 10,000 shares of Common Stock, each having a par value of One Dollar (\$1.00). Once issued, all shares shall be deemed fully paid and non-assessable.

ARTICLE FIVE PREEMPTIVE RIGHTS

Each shareholder of stock of this Corporation shall be entitled to full preemptive rights to purchase any unissued or treasury shares of the Corporation and any securities of the Corporation convertible into or carrying a right to subscribe to or acquire shares of any such unissued or treasure shares.

ARTICLE SIX TRANSFER OF SHARES

All of the issued and outstanding shares of the Corporation shall be made subject to restrictions on transferability by agreement among the holders of the shares. A copy of such agreement shall be kept on file at the principal office of the Corporation and shall be subject to inspection by stockholders of record and bona fide creditors of the Corporation at reasonable times during business hours.

ARTICLE SEVEN REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this Corporation is 2520 Southern Oak Circle, Clearwater, FL 33764 and the name of the initial registered agent at such address is Steven P.VonHarten, whose acceptance is noted below.

I am familiar with and accept the Duties and responsibilities as registered Agent for this Corporation.

Accepted by Steven P. VonHarten

ARTICLE EIGHT DIRECTORS

The Board of Directors will consist of no less than one and no more than five Directors, the exact number to be determined by the Bylaws (with any modification or change in number, within this range, to also be by amendment to the Bylaws). The initial Board of Directors will consist of 1 (One) member: Steven P. VonHarten.

ARTICLE NINE INCORPORATION

The name and address of the person signing these Articles is: Steven P. VonHarten, 2520 Southern Oak Circle, Clearwater, FL 33764.

ARTICLE TEN INDEMNIFICATION

The Corporation shall indemnify any Officer or Director, or any former Officer and Director, to the full extent permitted by law.

ARTICLE ELEVEN OTHER PROVISIONS

There are no other provisions for the regulation of the internal affairs of this Corporation except as set forth in the Bylaws of the Corporation.

In Witness whereof, the undersigned Incorporator has executed these Articles of Incorporation this fourth day of December 2001.

By: Steven P. VonHarten

STATE OF FLORIDA COUNTY OF PINELLAS

December 2001,	strument was acknowledged and sworn to by me this 4th day of by Steven P. VonHarten, who (XX) is personally known to me () As Identification.	
		The Production of the Company of the
		(Signature of Notary)
	Maureen C. Cabello	(Printed Name of Notary)
(SEAL)	CC5 864203	(Serial Number, if any)
	12/4/03	(Evniration Data)