

**Electronic Articles of Incorporation
For**

**P02000019465
FILED
February 20, 2002
Sec. Of State**

HOWELL FINANCIAL SERVICE , 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:

HOWELL FINANCIAL SERVICE , INC.

Article II

The principal place of business address:

4929 32ND DRIVE SOUTH
LAKE WORTH, FL. 33461

The mailing address of the corporation is:

4929 32ND DRIVE SOUTH
LAKE WORTH, FL. 33461

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:

RICHARD J HOWELL
4929 32ND DRIVE SOUTH
LAKE WORTH, FL. 33461

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

Registered Agent Signature: RICHARD J HOWELL

Article VI

The name and address of the incorporator is:

RICHARD J HOWELL
4929 32 ND DRIVE SOUTH
LAKE WORTH , FL 33461

Incorporator Signature: RICHARD J HOWELL

Article VII

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

Title: PD
RICHARD J HOWELL
4929 32ND DRIVE SOUTH
LAKE WORTH, FL. 33461