

**Electronic Articles of Incorporation
For**

**P02000028967
FILED
March 18, 2002
Sec. Of State**

FINANCIAL INNOVATION, 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:

FINANCIAL INNOVATION, INC.

Article II

The principal place of business address:

POST OFFICE BOX 2229
PONTE VEDRA BEACH, FL. 320042229

The mailing address of the corporation is:

POST OFFICE BOX 2229
PONTE VEDRA BEACH, FL. 320042229

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:

1000

Article V

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

CHRISTOPHER A PATTERSON
4331 CHELSEA HARBOR DRIVE WEST
JACKSONVILLE, FL. 32224

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

Registered Agent Signature: CHRISTOPHER A. PATTERSON

Article VI

The name and address of the incorporator is:

CHRISTOPHER A. PATTERSON
4331 CHELSEA HARBOR DRIVE WEST

JACKSONVILLE, FL 32224

Incorporator Signature: CHRISTOPHER A. PATTERSON

Article VII

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

Title: P
CHRISTOPHER A PATTERSON
4331 CHELSEA HARBOR DRIVE WEST
JACKSONVILLE, FL. 32224