Electronic Articles of Incorporation For

P02000031363 FILED March 21, 2002 Sec. Of State

W & D FINANCIAL SERVICES, 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:

W & D FINANCIAL SERVICES, INC.

Article II

The principal place of business address:

207 E. OHIO ST #310 CHICAGO, IL. 60611

The mailing address of the corporation is:

207 E. OHIO ST #310 CHICAGO, IL. 60611

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

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Article V

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

MICHAEL R TORRES 11033 NW 43 LANE MIAMI, FL. 33178

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

Registered Agent Signature: MICHAEL R. TORRES

Article VI

The name and address of the incorporator is:

WILLIAM J. GRIFFITH 207 E. OHIO ST CHICAGO, IL 60611

Incorporator Signature: WILLIAM J. GRIFFITH

Article VII

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

Title: P DOLORES CASTILLO 211 E. OHIO ST #1615 CHICAGO, IL. 60611

Title: V WILLIAM J GRIFFITH 211 E. OHIO ST #1615 CHICAGO, IL. 60611