Electronic Articles of Incorporation For

P02000048246 FILED May 02, 2002 Sec. Of State

CHARTERED 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:

CHARTERED FINANCIAL SERVICES, INC.

Article II

The principal place of business address:

PO BOX 211774 WEST PALM BEACH, FL. 33421

The mailing address of the corporation is:

PO BOX 211774 WEST PALM BEACH, FL. 33421

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:

DONOVAN A ANDERSON 154 SANDY LANE ROYAL PALM BEACH, FL. 33411

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

Registered Agent Signature: DONOVAN ANDERSON

Article VI

The name and address of the incorporator is:

DONOVAN ANDERSON 154 SANDY LANE ROYAL PALM BEACH FL 33411

Incorporator Signature: DONOVAN ANDERSON

Article VII

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

Title: P DONOVAN A ANDERSON PO BOX 211774 WEST PALM BEACH, FL. 33421