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Florida Department of State
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To: Division of Corporations
Fax Number : (850)205-0381

From: Account Name : FAS-T CORP. AGENTS, INC.
Account Number : 071001002335
Phone : (305)599-0839
Fax Number : (305)716-0346

FILED
2002 MAY 21 PM 3:31
SECRETARY OF STATE
TALLAHASSEE FLORIDA

FLORIDA PROFIT CORPORATION OR P.A.
SPEKTRUM FINANCIAL GROUP, INC.

Certificate of Status	0
Certified Copy	1
Page Count	01
Estimated Charge	\$78.75

f 5/21/02 1

Articles of Incorporation
In compliance with Charter 607 and/or Chapter 621, F.S. (Proff)

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2002 MAY 21 PM 3:31

SECRETARY OF STATE
TALLAHASSEE FLORIDA

Article I Name

The name of the corporation shall be:

Spektrum Financial Group, Inc.

Article II Principal

The principal place of business/mailling address is:

220 - 71st street Suite 213, Miami Beach, Fl 33141

Article III Purpose

The purpose for which the corporation is organized is:

To transact any legal business.

Articles IV Shares

The number of shares of stock is:

100 shares of \$1.00 par value each.

Article V Initial Officers/Directors

The name(s) and address (es):

Henry E. Murphy P/T/S/D
220 - 71st street Suite 213, Miami Beach, Fl 33141

Article VI Registered Agent

The name and Florida street address registered agent are:

Ugo V. Chiarato
220 - 71st street Suite 213, Miami Beach, Fl 33141

Article VII Incorporator

The name and address of Incorporator are:

Henry E. Murphy
220 - 71st street Suite 213, Miami Beach, Fl 33141

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.


Signature/Registered Agent

MAY 6, 2002
Date


Signature/Incorporator

MAY 6, 2002
Date