

**Electronic Articles of Incorporation
For**

P02000079850
FILED
July 23, 2002
Sec. Of State

ISM FINANCIAL CORP

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:

ISM FINANCIAL CORP

Article II

The principal place of business address:

3001 DAVIE BLVD
FT LAUDERDALE, FL. US 33312

The mailing address of the corporation is:

3001 DAVIE BLVD
FT LAUDERDALE, FL. US 33312

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:

INDERJIT S MALHOTRA
10880 HANDEL PLACE
BOCA RATON, FL. 33498

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

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Registered Agent Signature: INDERJIT S MALHOTRA

Article VI

The name and address of the incorporator is:

BALJIT K MALHOTRA
10880 HANDEL PLACE

BOCA RATON FL 33498

Incorporator Signature: BALJIT K MALHOTRA

Article VII

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

Title: P
BALJIT K MALHOTRA
10880 HANDEL PLACE
BOCA RATON, FL. 33498 US

Title: VP
INDERJIT S MALHOTRA
10880 HANDEL PLACE
BOCA RATON, FL. 33498 US

Article VIII

The effective date for this corporation shall be:

07/23/2002