

**Electronic Articles of Incorporation
For**

P02000082480
FILED
July 30, 2002
Sec. Of State

JPM FINANCIAL GROUP, 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:

JPM FINANCIAL GROUP, INC.

Article II

The principal place of business address:

12273 SW 18TH TERRACE
MIAMI, FL. 33175

The mailing address of the corporation is:

12273 SW 18TH TERRACE
MIAMI, FL. 33175

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:

JORGE JOYA
12273 SW 18TH TERRACE
MIAMI, FL. 33175

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

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Registered Agent Signature: JORGE JOYA

Article VI

The name and address of the incorporator is:

MARCOS CONCEPCION
15207 SW 46TH LANE - UNIT E
MIAMI, FLORIDA 33185

Incorporator Signature: MARCOS CONCEPCION

Article VII

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

Title: P
JORGE JOYA
12273 SW 18TH TERRACE
MIAMI, FL. 33175

Title: VP
PEDRO P FUNDORA
21708 SW 99TH AVENUE
MIAMI, FL. 33190

Title: VP
MARCOS CONCEPCION
15207 SW 46TH LANE-UNIT E
MIAMI, FL. 33185

Article VIII

The effective date for this corporation shall be:

07/30/2002