Electronic Articles of Incorporation For

P02000097681 FILED September 10, 2002 Sec. Of State

F.D.R. FINANCIAL & INSURANCE CONSULTANTS, 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:

F.D.R. FINANCIAL & INSURANCE CONSULTANTS, INC.

Article II

The principal place of business address:

6453 S. ORANGE AVE STE 1 ORLANDO, FL. 32809

The mailing address of the corporation is:

6453 S. ORANGE AVE STE 1 ORLANDO, FL. 32809

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: 10,000 SHARES, \$1.00 PAR VALUE

Article V

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

DANIEL J VOCCIA II 6453 S ORANGE AVE STE 1 ORLANDO, FL. 32809 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: DANIEL J V OCCIA II

Article VI

The name and address of the incorporator is:

DANIEL J VOCCIA II 6453 S. ORANGE AV STE 1 ORLANDO, FL 32809

Incorporator Signature: DANIEL J VOCCIA II

Article VII

The effective date for this corporation shall be:

09/13/2002