Electronic Articles of Incorporation For

P02000102283 FILED September 23, 2002 Sec. Of State

MTR 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:

MTR FINANCIAL SERVICES INC.,

Article II

The principal place of business address:

115 WATERWAY LANE VERO BEACH, FL. US 329633879

The mailing address of the corporation is:

115 WATERWAY LANE VERO BEACH, FL. US 329633879

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: 1,000

Article V

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

MICHAEL T RAY 115 WATERWAY LANE VERO BEACH, FL. 329633879 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: MICHAEL T. RAY

Article VI

The name and address of the incorporator is:

MICHAEL T. RAY 115 WATERWAY LANE VERO BEACH, FL 32963-3879

Incorporator Signature: MICHAEL T. RAY

Article VII

The effective date for this corporation shall be:

09/19/2002