

**Electronic Articles of Incorporation
For**

P02000106864
FILED
October 03, 2002
Sec. Of State

FRONTIER 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:

FRONTIER FINANCIAL SERVICES, INC.

Article II

The principal place of business address:

1499 S. MCCALL RD
#C
ENGLEWOOD, FL. 34223

The mailing address of the corporation is:

8935 E. RIVER RD
VENICE, FL. 34293

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:

BRUCE E SCHRAM
8935 E. RIVER RD
VENICE, FL. 34293

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

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Registered Agent Signature: BRUCE E. SCHRAM

Article VI

The name and address of the incorporator is:

BRUCE E. SCHRAM
8935 E. RIVER RD
VENICE, FL 34293

Incorporator Signature: BRUCE E. SCHRAM