

**Electronic Articles of Incorporation
For**

P02000109358
FILED
October 09, 2002
Sec. Of State

TOWER FINANCIAL 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:

TOWER FINANCIAL INC.

Article II

The principal place of business address:

6261 NW 6TH WAY
SUITE 204
FT. LAUDERDALE, FL. 33309

The mailing address of the corporation is:

6261 NW 6TH WAY
SUITE 204
FT. LAUDERDALE, FL. 33309

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:

900 (NINE HUNDRED)

Article V

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

MARCO R ZARFATI
6261NW 6TH WAY
SUITE 204
FT. LAUDERDALE, FL. 33309

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

P02000109358
FILED
October 09, 2002
Sec. Of State

Registered Agent Signature: MARCO ZARFATI

Article VI

The name and address of the incorporator is:

MARCO ZARFATI
6261 NW 6TH WAY
SUITE 204
FT. LAUDERDALE, FL 33309

Incorporator Signature: MARCO ZARFATI

Article VII

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

Title: P
TIM HOUGHTEN
6261 NW 6TH WAY, SUITE 204
FT. LAUDERDALE, FL. 33309

Title: V
MARCO R ZARFATI
6261 NW 6TH WAY, SUITE 204
FT. LAUDERDALE, FL. 33309

Title: V
CRISTHIAN D CREVOISIER
6261 NW 6TH WAY, SUITE 204
FT. LAUDERDALE, FL. 33309

Article VIII

The effective date for this corporation shall be:

10/09/2002