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To:

Division of Corporations

Fax Number : (850)205-0381

From:

Account Name : BLUMBERG/EXCELSIOR CORPORATE SERVICES, INC.

Account Number: 075350000353 Phone: (212)431-5000

Fax Number : (212) 431-1441



FLORIDA PROFIT CORPORATION OR P.A.

PLANNING FOR YOUR FUTURE, INC.

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Fax:2124311441

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ARTICLES OF INCORPORATION

OF

PLANNING FOR YOUR FUTURE, INC.

THE UNDERSIGNED sole incorporator, being a natural person competent to contract and desiring to form a corporation under Title XXXV, Chapter 607, of the Revised Florida Statutes, herewith submits the following information:

- 1. The name of the corporation is: PLANNING FOR YOUR FUTURE, INC.
- The duration of the corporation shall be perpetual.
- 3. The general purpose or purposes for which this corporation is being formed are to include the transaction of any or all lawful business for which corporations may be incorporated under this chapter.
- 4. The aggregate number of shares which the corporation shall have authority to issue is 100 shares at no par value.
- 5. The name and address of the director is: John T. Callaghan, 1026 Fianevine Lane, Unit 402, Vero Beach, FL 32963
- 6. The principal address of the corporation will be: 1026 Flanevine Lane, Unit 402, Vero Beach, FL 32963
- 7. The name and address of the initial registered agent is: John T. Callaghan, 1026 Planevine Lane, Unit 402, Vero Beach, FL 32963
- The name and address of the sole incorporator is: Jacqueline Ward,
 BlumbergExcelsior Corporate Services, Inc., 62 White Street, 2nd Floor, New York, NY 10013

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Ward

IN WITNESS WHEREOF, the undersigned as sole incorporator of this corporation has executed these Articles of Incorporation.

Dated: October 22, 2002

BlumbergExcelsior Corporate Services, Inc. 62 White Street

New York, NY 10013

BLUMB CORP SVCS Fax:2124311441
BLUMB CURP SVCS Fax:2124311441

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ACCEPTANCE OF APPOINTMENT

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AS

RECISTERED AGENT

I, the undersigned, do hereby accept appointment as Registered Agent for PLANNING FOR YOUR FUTURE, INC.

Dated: October 22, 2002

Registered Agent

BlumbergExcelsior Corporate Services, Inc. 62 White Street New York, NY 10013

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