

**Electronic Articles of Incorporation
For**

P02000114900
FILED
October 25, 2002
Sec. Of State

GEMSTONE EQUITY ADVISORS, 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:

GEMSTONE EQUITY ADVISORS, INC.

Article II

The principal place of business address:

175 PATTY ANN BOULEVARD
PALM HARBOR, FL. US 346835045

The mailing address of the corporation is:

175 PATTY ANN BOULEVARD
PALM HARBOR, FL. US 346835045

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:

7,000

Article V

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

DALE D TWARDOWSKI
175 PATTY ANN BOULEVARD
PALM HARBOR, FL. 346835045

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

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Registered Agent Signature: DALE TWARDOWSKI

Article VI

The name and address of the incorporator is:

DALE TWARDOWSKI
175 PATTY ANN BOULEVARD
PALM HARBOR, FLORIDA 346835045

Incorporator Signature: DALE TWARDOWSKI

Article VII

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

Title: D
DALE D TWARDOWSKI
175 PATTY ANN BOULEVARD
PALM HARBOR, FL. 346835045

Article VIII

The effective date for this corporation shall be:

10/24/2002