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5081 Palo Veral Place
(Address)
(Address)
West Palm Buch F 33415
(City/State/Zip/Phone #)
PICK-UP WAIT MAIL
Best Rate Financial Serv
(Business Entity Name)
(Document Number)
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ARTICLES OF INCORPORATION

SECRETARY OF STATE TALLAHASSEE, FLORIDA

OF

BEST RATE FINANCIAL SERVICES, INC.

The undersigned suscribe to these Articles of Incorporation to form a corporation for profit under the laws of the State of Florida.

ARTICLE I

The name of this Corporation is BEST RATE FINANCIAL SERVICES, INC. and its initial postt office address and its principal office for the conduct of business is 5081 Palo Verde Place, West Palm Beach, Florida 33415.

ARTICLE II

This Corporation shall exist perpetually.

ARTICLE III

This Corporation is organized for the purpose of transacting any and all lawful business.

ARTICLE IV

This Corporation is authorized to issue 500 shares of \$1.00 par value common stock.

ARTICLE V

Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his prorata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI

The street address of the initial registered office of this Corporation is 5081 Palo Verde Place, West Palm Beach, Florida 33415, and the name of initial registered agent of this Corporation at that address is CARLOS M. GONZALEZ.

ARTICLE VII

This Corporation shall have one initial director.

The number may be either increased or diminished from

ttime to time by the bylaws but shall never be less than

one (1).

The name and address of the initial director of this Corporation is:

CARLOS M. GONZALEZ

5081 Palo Verde Place West Palm Beach, Florida, 33415

ARTICLE VIII

The name and address of the incorporator signing these Articles is:

CARLOS M. GONZALEZ

5081 Palo Verde Place West Palm Beach Florida 33415.

ARTICLE IX

The power to adopt, alter, amend or repeal by laws shall be vested in the Board of Directors and the shareholders.

ARTICLE X

The Corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

ARTICLE XI

This Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

ARTICLE XII

The undersigned, CARLOS M. GONZALEZ, hereby accepts appointment as Registered Agent for this Corporation, at the Corporation's offices at 5081 Palo Verde Place, West Palm Beach, Florida 33415.

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IN WITNESS WHEREOF, the undersigned subscriber have executed these Articles of Incorporation this 28th. day of October 2002.

Carlos M. Gorgald

For Malane

GUSTAVO B, SOLANA

MY COMMISSION # DD 031585

EXPIRES: July 17, 2005

Bonded Thru Budget Notary Services

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