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To: Division of Corporations
Fax Number : (850) 205-0381

From: Account Name : PARCORP SERVICES, LTD.
Account Number : I19990000011
Phone : (800) 603-2533
Fax Number : (800) 398-0461

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FLORIDA PROFIT CORPORATION OR P.A.

AVALON FINANCE, INC.

Certificate of Status	1
Certified Copy	0
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Fax Audit No. (((H02000229659 6)))

**STATE OF FLORIDA
ARTICLES OF INCORPORATION OF
AVALON FINANCE, INC.**

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FIRST: The corporate name that satisfies the requirements of Section 607.0401 is
"AVALON FINANCE, INC."

SECOND: The street address of the initial principal office of the corporation shall be
12200 W. Colonial Drive, Ste. 300F, Winter Garden, FL 34787, and the mailing address of the
corporation shall be the same.

THIRD: The corporation may engage or transact in any or all lawful activities or
business permitted under the laws of the United States, the State of Florida or any other state,
country, territory or nation.

FOURTH: The number of shares the corporation is authorized to issue is 1,000 shares
of common stock having No Par Value per share.

FIFTH: The street address of the initial registered office of the corporation 9708
Avalon Woods Drive, Winter Garden, FL 34787, and the name of its initial registered agent at
such address is: Richard C. Lawrence.

SIXTH: This corporation is to exist perpetually.

SEVENTH: The number of Directors constituting the initial Board of Directors of the
Corporation is Two (2), and the name(s) and address(es) of the person(s) whois/ are to serve as
Director(s) until the first annual meeting of the Shareholders or until their successors are elected
and qualify is/are:

Richard C. Lawrence, 9708 Avalon Woods Dr., Winter Garden, FL 34787
Hayriye Lawrence, 9708 Avalon Woods Dr., Winter Garden, FL 34787

EIGHTH: The name and street address of the incorporator to these Articles of
Incorporation:

David L. Surina, 931 W. 75th Street, Ste. 137-317, Naperville, IL 60565

IN WITNESS WHEREOF, the undersigned has executed these Articles of
Incorporation this 22nd day of November, 2002.

Preparer Info:

David L. Surina / Parcorp Services, Ltd.
931 W. 75th Street, Ste. 137-317
Naperville, IL 60565

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David L. Surina, Incorporator

Fax Audit No. (((H02000229659 6)))

**ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF INCORPORATION**

AVALON FINANCE, INC.

Acceptance by the Registered Agent as required in section 607.0501 (3)
F.S.: Richard C. Lawrence, is familiar with and accepts the obligations
provided for in Section 607.0505.

Dated: November 22, 2002

BY



Richard C. Lawrence

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