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cf 12/6/0.

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2002 DEC -3 AM 9:23

SECRETARY OF STATE
TALLAHASSEE FLORIDA

TRANSMITTAL LETTER

Department of State
Division Of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

SUBJECT: Fine Jewelries & Loan, Inc.

Enclosed are an original and one (1) copy of the Articles of Incorporation
and our check for \$78.75.

FROM: Dr. Lavetta Palmer
4342 N.W. 15th Terrace
Gainesville, Florida 32605

FILED

2002 DEC -3 AM 9: 23

CLERK OF STATE
TALLAHASSEE FLORIDA

ARTICLES OF INCORPORATION

OF

FINE JEWELRIES & LOAN, INC.

A FLORIDA FOR PROFIT CORPORATION

The undersigned Incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, thereby adopt(s) the following Articles of Incorporation.

ARTICLE ONE

The name of the Corporation is: **Fine Jewelries & Loan, Inc.**

ARTICLE TWO

The corporation is organized pursuant to the provisions of Florida Business Corporation Code, and the duration of the corporation shall be perpetual

ARTICLE THREE

The principal place of business and mailing address of this corporation are the same:

Fine Jewelries & Loan, Inc.
4342 N.W. 15th Terrace
Gainesville, Florida 32605

ARTICLE FOUR

The original number of shares is 1,000. None will be issued at this time. The shares have a par value of \$1.00. However, the order of issuance will be stated in the by-laws.

ARTICLE FIVE

The principal address and registered office are the same. The name and address of the initial registered agent is:

Dr. Lavetta Palmer
4342 N.W. 15th Terrace
Gainesville, Florida 32605

ARTICLE SIX

The name(s) and address(es) of the Incorporates(s) to these articles of Incorporation is(are):

Dr. Lavetta Palmer, President
4342 N.W. 15th Terrace
Gainesville, Florida 32605

Dr. Lolita Palmer, Vice President
4342 N.W. 15th Terrace
Gainesville, Florida 32605

Dr. Lavetta Palmer, Sec./Treas.
4342 N.W. 15th Terrace
Gainesville, Florida 32605

ARTICLE SEVEN

The initial Board of Directors shall consist of three members at this time. However, the manner of election will be stated in the By-Laws.

ARTICLE EIGHT

This corporation is organized for the purpose of providing:
Retail services for fine jewelries and loans

IN WITNESS WHEREOF, The undersigned has executed this
ARTICLES OF INCORPORATION on this 28 day
of November, 2002

Incorporator & Title

Dr. Lavetta L. Palmer, President

2002 DEC -3 AM 9:23

DEPT. OF STATE
TALLAHASSEE FLORIDA

Signature Dr. Lavetta L. Palmer Date 11-28-02