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(Business Entity Name)

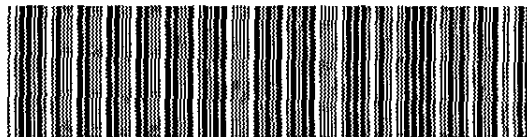
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FILED
02 DEC 11 AM 9:53
SECRETARY OF STATE
TALLAHASSEE FLORIDA

11/10/01
25

Department of State
Division of Corporation
P.O. Box 6327
Tallahassee, FL 32314

RE: ABC FINANCIAL INC.

Enclosed is the original and one copy of the Articles of Incorporation for the above-named proposed Florida Corporation. Also enclosed is a check in the amount of \$122.50, representing the fees for filing a certified copy.

Thank you for your assistance in this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Scott J. Pappell". The signature is fluid and cursive, with a large loop at the end.

Enclosure

**ARTICLES OF INCORPORATION
OF
ABC. FINANCIAL, INC.**

FILED
02 DEC 11 AM 9:54
SECRETARY OF STATE
TALLAHASSEE FLORIDA

The undersigned, acting as incorporator of a corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation for such corporation:

FIRST:

The name of the corporation is ABC. Financial Inc. The Mailing address of the corporation is P.O. Box 316, Lynn Haven Florida 32444.

SECOND:

The corporation is to commence its corporate existence on the date of Subscription and acknowledgment of these articles and the period of duration of the corporation is perpetual.

THIRD:

The purpose for which the corporation is organized are to engage in any activity or business permitted under the laws of the United States and of this state.

FOURTH:

The aggregate number of shares that the corporation shall have the authority to issue is one thousand (1,000) shares of One Dollar (\$1.00) per value common stock.

FIFTH:

The address of its principle and initial registered office is 1501 Mulberry Ave. Panama City, Florida 32405 and the name of its initial registered agent at said address is Scott D. Poppell.

SIXTH:

All corporate powers shall be exercised by or under the authority of , and the business and affairs of the corporation shall be managed by or under the direction of the officers with or without a board of directors.

SEVENTH:


The name and address of the incorporator is as follows:

Scott Poppell
1501 Mulberry Ave. suite #5
Panama City, Florida 32405

EIGHTH:

The holders of the common stock of this corporation shall have preemptive rights to purchase, at prices, terms and conditions that shall be fixed by the shareholders, unissued or treasury shares and such of the stock of this corporation as may be issued for money, or any property or services, from time to time, in addition to that stock authorized and issued shares of common stock currently authorized and issued.

IN WITNESS WHEREOF, the undersigned subscribers has executed these
Articles of Incorporation of this 30th day of November, 2002.


Scott D. Poppell, Incorporator

STATE OF FLORIDA)

COUNTY OF BAY)

BEFORE ME the undersigned officer duly authorized in the State and
County aforesaid to acknowledgments personally appeared SCOTT POPPELL
personally known to me to be the person who executed the foregoing, and
acknowledge that he executed the same for the purpose therein expressed.

WITNESS MY hand and official seal this 30th day of November,
2002.



Mark Gerke
MY COMMISSION # CC872025 EXPIRES
December 15, 2003
BONDED THRU TROY FAIN INSURANCE, INC.


NOTARY PUBLIC
My commission expires: MAR 15 03
FL 03

ACKNOWLEDGMENT BY DESIGNATED AGENT

Having been named to accept service of process for the above stated
corporation, at the place designated in these Articles, I hereby accept to the
act in this capacity, and agree to comply with the provisions of Chapter
48.091, Florida Statutes, related to keeping said office open.

