

**Electronic Articles of Incorporation
For**

**P02000133472
FILED
December 20, 2002
Sec. Of State**

CLIFFORD FINANCIAL GROUP, 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:

CLIFFORD FINANCIAL GROUP, INC.

Article II

The principal place of business address:

1545 NANTUCKET CT.
PALM HARBOR, FL. US 34683

The mailing address of the corporation is:

1545 NANTUCKET CT.
PALM HARBOR, FL. US 34683

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:

100

Article V

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

GREGORY E CLIFFORD
1545 NANTUCKET CT.
PALM HARBOR, FL. 34683

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

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Registered Agent Signature: GREGG CLIFFORD

Article VI

The name and address of the incorporator is:

GREGG CLIFFORD
1545 NANTUCKET CT.
PALM HARBOR, FLORIDA 34683
USA

Incorporator Signature: GREGG CLIFFORD

Article VII

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

Title: P
GREGORY E CLIFFORD
1545 NANTUCKET CT.
PALM HARBOR, FL. 34683 US

Article VIII

The effective date for this corporation shall be:

01/01/2003