

**Electronic Articles of Incorporation
For**

P03000004127
FILED
January 13, 2003
Sec. Of State

RICHMOND FINANCIAL OF FLORIDA 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:

RICHMOND FINANCIAL OF FLORIDA INC.

Article II

The principal place of business address:

16032 LOMOND HILLS TRAIL
#172
DELRAY BEACH, FL. 33446

The mailing address of the corporation is:

16032 LOMOND HILLS TRAIL
#172
DELRAY BEACH, FL. 33446

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:

1000

Article V

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

HARRIET GORSEN
16032 LOMOND HILLS TRAIL
#172
DELRAY BEACH, FL. 33446

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

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Registered Agent Signature: HARRIET GORSEN

Article VI

The name and address of the incorporator is:

ERIC GORSEN
35 LANTERN LANE
CHERRY HILL, NJ 08002

Incorporator Signature: ERIC GORSEN

Article VII

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

Title: P
ERIC GORSEN
35 LANTERN LANE
CHERRY HILL, NJ. 08002