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*[Handwritten signature]*

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January 7, 2003

Florida Secretary of State  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

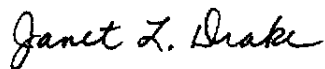
Re: American Financial Advisory & Services Group, Inc.  
Articles of Incorporation

Dear Sir:

Enclosed are the original Articles of Incorporation to be filed on behalf of American Financial Advisory & Services Group, Inc., as well as a copy to be certified and returned to us with a Certificate of Good Standing. Enclosed also is our firm check for \$87.50 in payment for the filing fee, the certified copy of the articles, and the certificate of good standing.

Thank you for your assistance with these matters.

Very truly yours,



Janet L. Drake

Enclosures

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION  
Of  
AMERICAN FINANCIAL ADVISORY & SERVICES GROUP, INC.**

In compliance with the requirements of F.S. Chapter 607, the undersigned, being a natural person, hereby acts as incorporator in adopting and filing the following articles of incorporation for the purpose of organizing a business corporation.

**Article I—Name**

The name of this corporation shall be **American Financial Advisory & Services Group, Inc.**

**Article II—Principal Office**

The *principal place of business/ mailing address* is:

**12878 Jebb Island Circle South  
Jacksonville, Florida 32224.**

**Article III—Purpose**

The purpose for which this corporation is organized is for any lawful purpose or purposes.

**Article IV—Shares**

The maximum number of shares this corporation is authorized to issue is fifteen thousand (15,000) shares, all of which shall be common shares. All common shares shall be identical with each other in every respect and the holders of common shares shall be entitled to one vote for each share on all matters on which shareholders have the right to vote.

**Article V—Registered Service Agent**

The name and Florida street address of the corporation's registered service agent is:

**Janet L. Drake  
6 Fairfield Boulevard-Suite 6  
Ponte Vedra Beach, FL 32082.**

**Article VI—Incorporator**

The name and street address of the incorporator of these articles of incorporation are:

**Dr. Adel I. El-Ansary  
12878 Jebb Island Circle South  
Jacksonville, Florida 32224.**

**Article VII-Effective Date**

The effective date of this corporation shall be January 6, 2003.

The undersigned has executed these articles of incorporation on January 7, 2003.

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept as registered agent and agree to act in this capacity.

Janet L. Drake  
Signature/Registered Service Agent

January 7, 2003  
Date

[Signature]  
Signature/Incorporator

January 7, 2003  
Date

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