Electronic Articles of Incorporation For

P03000021322 FILED February 21, 2003 Sec. Of State

ESTEL FINANCIAL CORPORATION

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:

ESTEL FINANCIAL CORPORATION

Article II

The principal place of business address:

1301 SEMINOLE BOULEVARD 137 LARGO, FL. US 33770

The mailing address of the corporation is:

1301 SEMINOLE BOULEVARD 137 LARGO, FL. US 33770

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:

DAVID F ESTEL SR. 1301 SEMINOLE BOULEVARD SUITE 137 LARGO, FL. 33770 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: DAVID F. ESTEL, SR.

Article VI

The name and address of the incorporator is:

DAVID F. ESTEL, SR. 1301 SEMINOLE BOULEVARD SUITE 137 LARGO, FL 33770

Incorporator Signature: DAVID F. ESTEL, SR.

Article VII

The effective date for this corporation shall be:

02/21/2003