Electronic Articles of Incorporation For

P03000024572 FILED February 28, 2003 Sec. Of State

ISLAND BREEZE FINANCIAL SERVICES, 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:

ISLAND BREEZE FINANCIAL SERVICES, INC.

Article II

The principal place of business address:

1800 THE GREENS WAY SUITE 602 JACKSONVILLE BEACH, FL. 32250

The mailing address of the corporation is:

1800 THE GREENS WAY SUITE 602 JACKSONVILLE BEACH, FL. 32250

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: 10,000

Article V

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

DAVID E LAURIE 1800 THE GREENS WAY 602 JACKSONVILLE BEACH, FL. 32250 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: DAVID E. LAURIE

Article VI

The name and address of the incorporator is:

DAVID E. LAURIE 1800 THE GREENS WAY, #602 JACKSONVILLE BEACH, FL 32250

Incorporator Signature: DAVID E. LAURIE

Article VII

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

Title: P DAVID E LAURIE 1800 THE GREENS WAY #602 JACKSONVILLE BEACH, FL. 32250

Title: V MICHAEL W LAURIE 114 ANTIQUERA AVE. #4 CORAL GABLES, FL. 33134