

**Electronic Articles of Incorporation
For**

**P03000045758
FILED
April 24, 2003
Sec. Of State**

FINANCIAL AND INVESTMENT OF AMERICA, 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:

FINANCIAL AND INVESTMENT OF AMERICA, INC

Article II

The principal place of business address:

15421 SW 47 STREET
MIAMI, FL. US 33185

The mailing address of the corporation is:

P.O. BOX 940035
MIAMI, FL. US 33194

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:

HORACIO A WHEELLOCK
9135 SW 125 AVENUE
P-409
MIAMI, FL, FL. 33186

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

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Registered Agent Signature: HORACIO A. WHEELLOCK

Article VI

The name and address of the incorporator is:

TEODORO J. TEFEL
15421 SW 47 STREET
MIAMI, FL 33185

Incorporator Signature: TEODORO J TEFEL

Article VII

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

Title: P
VICTOR M GABUARDI
14734 SW 52 TERRACE
MIAMI, FL. 33185

Title: T
TEODORO J TEFEL
15421 SW 47 STREET
MIAMI, FL. 33185

Title: S
HORACIO A WHEELLOCK
9135 SW 125 AVENUE P-409
MIAMI, FL. 33186

Article VIII

The effective date for this corporation shall be:

04/18/2003