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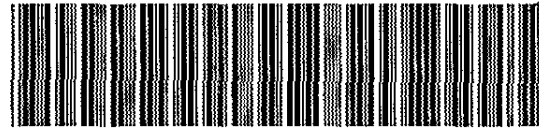
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TAYLOR LEE & ASSOCIATES, P.A.

6011 Rodman Street, Suite 302, Hollywood, FL 33023 • Telephone (954) 966-9727

May 5, 2003

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

ATTENTION: NEW FILINGS SECTION

Re: S & E Financial Services, Inc.

Dear Corporate Specialist:

Enclosed you will find articles of incorporation the required filing fee of \$78.75.

Should you have any questions, please contact our office at the above address.

Very truly yours,


Sherrie A. Taylor

enc. Articles of Incorporation
Filing Fee

ARTICLES OF INCORPORATION

OF

S & E FINANCIAL SERVICES, INC.

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

The undersigned, acting as the incorporator of this Corporation under the provisions of Chapter 607 of the Florida Statutes, as amended, adopts the following Articles of Incorporation:

ARTICLE I: NAME OF CORPORATION

The name of the corporation is S & E FINANCIAL SERVICES, INC.

ARTICLE II: MAILING ADDRESS OF THE CORPORATION

The mailing address of the Corporation is at 6011 Rodman Street, Suite 302, Hollywood, Florida 33023.

ARTICLE III: DURATION OF THE CORPORATION

The period of duration of the Corporation shall be perpetual unless dissolved according to law.

ARTICLE IV: PURPOSE OF THE CORPORATION

The purposes of the Corporation is organized to engage in any and all lawful business for which corporations may be incorporated under Chapter 607, Florida Statutes, as amended.

ARTICLE V: AUTHORIZED SHARES

The Corporation is authorized to issue Five Thousand (5000) shares of common stock with a par value of \$1.00 per share. All stock shall be of one class.

ARTICLE VI: PREEMPTIVE RIGHTS

The Corporation elects to have preemptive rights. Every shareholder, upon the sale for cash of any new or reissued stock of this Corporation, shall have the right to purchase his prorata share thereof at the price at which it is offered to others.

ARTICLE VII: INITIAL REGISTERED OFFICE AND REGISTERED AGENT

The street address of the Corporation's initial registered office is 6011 Rodman Street Suite 302, Hollywood, FL 33023 and the name of the registered agent at that office is Sopheronia Richards.

ARTICLE VIII: INITIAL BOARD OF DIRECTORS

The Corporation shall have two (2) directors constituting as the initial Board of Director(s).

The names and addresses of the initial Board of Directors of the Corporation are:

Sopheronia Richards
6011 Rodman Street
Suite 302
Hollywood, Florida 33023

Errol Richards
6011 Rodman Street
Suite 302
Hollywood, Florida 33023

IN WITNESS WHEREOF, I, the undersigned incorporator have signed these Articles of

Incorporation on this 8th day of May, 2003 and acknowledge the same to be my act.


Sopheronia Richards, Incorporator

STATE OF FLORIDA)
)SS:
COUNTY OF BROWARD)

I HEREBY CERTIFY that on this 8th day of May, 2003 before me, an officer duly authorized, personally appeared, Sopheronia Richards, to me personally known and known to be the persons described in and who executed the foregoing instrument, and they acknowledged before

me that they executed the same.

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03 MAY 14 PM 3:02

SECRETARY OF STATE
TALLAHASSEE FLORIDA

WITNESS my hand and official seal in the County and State aforesaid this the day and year
above written.


NOTARY PUBLIC, State of Florida at Large



Neville Lee
Commission # CC941594
Expires June 4, 2004
Bonded Thru
Atlantic Bonding Co., Inc.

(Seal)

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF
PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE
SERVED.

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted, in compliance with
the said Act:

S & E FINANCIAL SERVICES, INC. recognize under the laws of the State of Florida with its
principal office, as indicated in the Articles of Incorporation at City of Hollywood, State of Florida,
has named Sopheronia Richards located at 6011 Rodman Street Suite 302 Hollywood, State of
Florida, as its agent to accept service of process within this state.

-Acceptance of Agent-

ACKNOWLEDGMENT

Having been named to accept service of process for the above stated corporation, at the place
designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the
provisions of said Act relative to keeping open said office.

By: 
SOPHERONIA RICHARDS