Electronic Articles of Incorporation For

P03000060369 FILED June 02, 2003 Sec. Of State

A & C FINANCIAL, 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:

A & C FINANCIAL, INC.

Article II

The principal place of business address:

1641 NW 27 TH AVE MIAMI, FL. 33125

The mailing address of the corporation is:

1641 NW 27 TH AVE MIAMI, FL. 33125

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:

BERNARDO CANAS 540 BRICKELL KEY DR APT 506 MIAMI, FL. 33131 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: BERNARDO CANAS

Article VI

The name and address of the incorporator is:

JOSE A CRUZ 8231 SW 96 PL MIAMI, FL 33173

Incorporator Signature: JOSE A CRUZ

Article VII

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

Title: P BERNARDO CANAS 540 BRICKELL KEY DR APT 506 MIAMI, FL. 33131

Title: VP HECTOR R AYALA 7730 CAMINO REAL APT F 211 MIAMI, FL. 33143

Title: SD MARIA CUCALON 540 BRICKELL KEY DR APT 506 MIAMI, FL. 33131

Title: TD OLGA J ALVAREZ 7730 CAMINO REAL APT F 211 MIAMI, FL. 33143

Article VIII

The effective date for this corporation shall be:

05/25/2003