Electronic Articles of Incorporation For

P03000073070 FILED July 02, 2003 Sec. Of State

FIRST GAHAGAN 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: FIRST GAHAGAN FINANCIAL, INC.

Article II

The principal place of business address:

13819 US 98 BY PASS DADE CITY, FL. US 33525

The mailing address of the corporation is:

P. O. BOX 506 DADE CITY, FL. US 33526

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: 75

Article V

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

ARTHUR V GAHAGAN 11816 ORANGEWOOD DR DADE CITY, FL. 33525 I certify that I am familiar with and accept the responsibilities of registered agent.

P03000073070 FILED July 02, 2003 Sec. Of State

Registered Agent Signature: ARTHUR V GAHAGAN

Article VI

The name and address of the incorporator is:

ARTHUR V GAHAGAN P.O. BOX 506 DADE CITY, FL. 33526

Incorporator Signature: ARTHUR V. GAHAGAN

Article VII

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

Title: P ARTHUR V GAHAGAN P. O. BOX 506 DADE CITY, FL. 33526 US

Title: VP LANA S GAHAGAN P. O. BOX 506 DADE CITY, FL. 33526 US