Electronic Articles of Incorporation For

P03000089037 FILED August 14, 2003 Sec. Of State

MERCHANTS ADVOCACY GROUP 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:

MERCHANTS ADVOCACY GROUP INC.

Article II

The principal place of business address:

847 JUNIPER CIR. ROCKLEDGE, FL. US 32955

The mailing address of the corporation is:

847 JUNIPER CIR. ROCKLEDGE, FL. US 32955

Article III

The purpose for which this corporation is organized is:

THE PURPOSE OF THE CORPORATION IS TO ESTABLISH AN ORGANIZATION THAT SUPPORTS THE SMALL TO MEDIUM BUSINESS REGARDING CREDIT CARD PROCESSING PROBLEM RESOLUTION AND EDUCATION.

Article IV

The number of shares the corporation is authorized to issue is: 2000

Article V

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

GREGORY A HUBBARD 847 JUNIPER CIR. ROCKLEDGE, FL. 32955 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: GREGORY A. HUBBARD

Article VI

The name and address of the incorporator is:

NINA BIRNBACH 10651 NE 11TH COURT MIAMI SHORES, FL 33138

Incorporator Signature: NINA BIRNBACH

Article VII

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

Title: D GREGORY HUBBARD 847 JUNIPER CIR. ROCKLEDGE, FL. 32955 US