Electronic Articles of Incorporation For

P03000091703 FILED August 21, 2003 Sec. Of State

GARDENIA FINANCIAL SERVICES, 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:

GARDENIA FINANCIAL SERVICES, INC.

Article II

The principal place of business address:

2100 WEST 76 STREET 304 HIALEAH, FL. 33016

The mailing address of the corporation is:

2100 WEST 76 STREET 304 HIALEAH, FL. 33016

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: 750

Article V

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

RALPH MIZRAHI 2100 WEST 76 STREET 304 HIALEAH, FL. 33016 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: RALPH MIZRAHI

Article VI

The name and address of the incorporator is:

RALPH MIZRAHI 2100 WEST 76 STREET SUITE 304 HIALEAH, FL 33016

Incorporator Signature: RALPH MIZRAHI

Article VII

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

Title: PD RALPH MIZRAHI 2100 WEST 76 STREET, SUITE 304 HIALEAH, FL. 33016