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Florida Department of State
Division of Corporations
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To:
Division of Corporations
Fax Number : (850) 205-0381

From:
Account Name : LORN WEITMAN, C.P.A.
Account Number : T19980000088
Phone : (305) 279-8943
Fax Number : (305) 271-4421

FILED
2003 SEP 22 AM 8:30
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FLORIDA PROFIT CORPORATION OR P.A.

L & B Financial Services, Inc.

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**ARTICLES OF INCORPORATION
OF**

L & B FINANCIAL SERVICES, INC.

The undersigned subscribers to these Articles of Incorporation, natural persons competent to contract, hereby form a corporation under the laws of the State of Florida.

ARTICLE I - CORPORATE NAME

The name of the corporation is L & B Financial Services, Inc.

ARTICLE II - DURATION

The corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE III - PURPOSE

The corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the State of Florida.

ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue One thousand shares (1,000) of One Dollar (\$0.01) par value Common Stock, which shall be designated "Common Shares."

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The initial principal office and mailing address of the corporation is:

L. & B Financial Services, Inc.
7700 N. Kendall Dr., #405
Miami, FL 33156

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The name and street address of the Initial Registered Agent of this corporation is:

Lorn Leitman
7700 N. Kendall Dr., #405
Miami, FL 33156

ARTICLE VI - INITIAL BOARD OF DIRECTORS

The corporation shall have one (1) director initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one (1). The name and address of the initial directors of the corporation shall be:

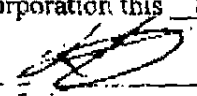
Lorn Leitman, President, Director
7700 N. Kendall Dr., #405
Miami, FL 33156

ARTICLE VII - INCORPORATORS

The name and address of the incorporator signing these Articles of Incorporation is as follows:

Lorn Leitman
7700 N. Kendall Dr., #405
Miami, FL 33156

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 22 day of SEPT., 2003.



Lorn Leitman

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REGISTERED AGENT ACCEPTANCE

I hereby acknowledge that I am familiar with and accept the duties of Registered Agent for L & B Financial Services, Inc.


Lorn Leitman

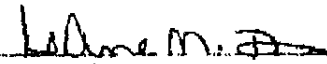
STATE OF FLORIDA
COUNTY OF Dade

before me, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared:

Lorn Leitman 
form of identification

known to me and known to be the person who executed the foregoing Articles of Incorporation, who acknowledged before me that they executed these Articles of Incorporation, that I relied upon the forms of identification of the above named persons as indicated opposite each name, and that an oath was not taken.

Witness my hand and official seal of the County and State last aforesaid this
22nd day of September, 2003.


Notary signature

Printed LEANNE M. DAVERN
OFFICIAL NOTARY SEAL
LEANNE M DAVERN
NOTARY PUBLIC STATE OF FLORIDA
COMMISSION NO. 0091126
EXP. MAR. 21, 2005

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