Electronic Articles of Incorporation For

P03000106942 FILED September 29, 2003 Sec. Of State

THE FRUGAL SCOT, 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: THE FRUGAL SCOT, INC.

Article II

The principal place of business address:

1427 SADLER ROAD FERNANDINA BEACH, FL. 32034

The mailing address of the corporation is:

1401 PARK AVENUE FERNANDINA BEACH, FL. 32034

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: 1,000

Article V

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

BLACKBURN & COMPANY, LC 5150 BELFORT RD. SOUTH BUILDING 500 JACKSONVILLE, FL. 32256

I certify that I am familiar with and accept the responsibilities of registered agent.

P03000106942 FILED September 29, 2003 Sec. Of State

Registered Agent Signature: DENNIS L. BLACKBURN

Article VI

The name and address of the incorporator is:

DENNIS L. BLACKBURN 5150 BELFORT RD. SOUTH BUILDING 500 JACKSONVILLE, FLA. 32256

Incorporator Signature: DENNIS L. BLACKBURN

Article VII

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

Title: P, D JOHN E DICK 102 UTAH MEADOWS RD. RIO RANCHO, NM. 87124

Title: D WILDA A DICK 30 WOODLAND LANE HIGHLANDS, NC. 28741