

**Electronic Articles of Incorporation
For**

P03000126679
FILED
November 05, 2003
Sec. Of State

SPERLING 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:

SPERLING FINANCIAL SERVICES, INC.

Article II

The principal place of business address:

25 SE 2ND AVENUE
SUITE 1150
MIAMI, FL. 33131

The mailing address of the corporation is:

25 SE 2ND AVENUE
SUITE 1150
MIAMI, FL. 33131

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:

100

Article V

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

VALERIA VON SPERLING
25 SE 2ND AVENUE
SUITE 1150
MIAMI, FL. 33131

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

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Registered Agent Signature: VALERIA VON SPERLING

Article VI

The name and address of the incorporator is:

VALERIA VON SPERLING
25 SE 2ND AVENUE - SUITE 1150
MIAMI, FLORIDA 33131

Incorporator Signature: VALERIA VON SPERLING

Article VII

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

Title: P
VALERIA VON SPERLING
25 SE 2ND AVENUE - SUITE 1150
MIAMI, FL. 33131

Article VIII

The effective date for this corporation shall be:

11/05/2003