

**Electronic Articles of Incorporation
For**

**P03000128240
FILED
November 07, 2003
Sec. Of State**

SMART MONEY FINANCIAL CORP.

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:

SMART MONEY FINANCIAL CORP.

Article II

The principal place of business address:

2317 BLANDING BLVD.
SUITE 205E
JACKSONVILLE, FL. 32210

The mailing address of the corporation is:

2317 BLANDING BLVD.
SUITE 205E
JACKSONVILLE, FL. 32210

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:

7500

Article V

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

DC FINANCIAL SOLUTIONS INC
1236 S. MCDUFF AVE.
SUITE 109
JACKSONVILLE, FL. 32205

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

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Registered Agent Signature: BRIDGET CARTER

Article VI

The name and address of the incorporator is:

BRIDGET CARTER
1236 S. MCDUFF AVE., #109
JACKSONVILLE, FL 32205

Incorporator Signature: BRIDGET CARTER

Article VII

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

Title: P
KELVIN PITTMAN
1918 ELLA STREET
JACKSONVILLE, FL. 32209

Title: V
LAWRENCE GOODEN
8286 ROCKY CREEK DRIVE
JACKSONVILLE, FL. 32244

Title: S
SEBERINA PITTMAN
1918 ELLA STREET
JACKSONVILLE, FL. 32209

Title: T
CHARLENE ROGERS
2317 BLANDING BLVD., #205E
JACKSONVILLE, FL. 32210

Title: D
SAMUEL COLEMAN
2317 BLANDING BLVD., #205E
JACKSONVILLE, FL. 32210

Article VIII

The effective date for this corporation shall be:

11/07/2003