

**Electronic Articles of Incorporation
For**

**P03000144640
FILED
December 03, 2003
Sec. Of State**

TOWER FINANCIAL ASSOCIATES. 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:

TOWER FINANCIAL ASSOCIATES. INC.

Article II

The principal place of business address:

4136 ALTON ROAD
MIAMI BEACH, FL. 33140

The mailing address of the corporation is:

4136 ALTON ROAD
MIAMI BEACH, FL. 33140

Article III

The purpose for which this corporation is organized is:

INVESTMENT COMPANY

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:

COURTNEY A GRIFFITHS
4136 ALTON ROAD
MIAMI BEACH, FL. 33140

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

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Registered Agent Signature: COURTNEY GRIFFITHS

Article VI

The name and address of the incorporator is:

SEYMOUR DEUTSCH
4136 ALTON ROAD
MIAMI BEACH FL 33140

Incorporator Signature: SEYMOUR DEUTSCH

Article VII

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

Title: P
SEYMOUR DEUTSCH
4136 ALTON ROAD
MIAMI BEACH, FL. 33140

Title: S
GRIFFITHS COURTNEY
95 N.W 209 STREET
MIAMI, FL. 33169

Article VIII

The effective date for this corporation shall be:

12/01/2003