

**Electronic Articles of Incorporation
For**

**P03000155375
FILED
December 19, 2003
Sec. Of State**

FINANCIAL REFERRAL 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:

FINANCIAL REFERRAL SERVICES,INC.

Article II

The principal place of business address:

3530 MYSTIC POINTE DRIVE
#1204
AVENTURA, FL. 33180

The mailing address of the corporation is:

3530 MYSTIC POINTE DRIVE
#1204
AVENTURA, FL. 33180

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:

KATHERINE B MOORE
3530 MYSTIC POINTE
#1204
AVENTURA, FL. 3180

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

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Registered Agent Signature: KATHERINE BELL MOORE

Article VI

The name and address of the incorporator is:

KATHERINE BELL MOORE
3530 MYSTIC POINTE DRIVE, #1204
AVENTURA, FL 33180

Incorporator Signature: KATHERINE BELL MOORE

Article VII

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

Title: P
KATHERINE B MOORE
3530 MYSTIC POINTE DR., #1204
AVENTURA, FL. 33180

Title: VP
KATHERINE S WELLER
3337 CHALMERS DRIVE
WILMINGTON, NC. 28409

Title: S-T
KATHERINE L MOORE
3530 MYSTIC POINTE, #1204
AVENTURA, FL. 33180

Article VIII

The effective date for this corporation shall be:

01/01/2004