Electronic Articles of Incorporation For

P03000155567 FILED December 19, 2003 Sec. Of State

FIRST INTERNATIONAL B & T COMPANY

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:

FIRST INTERNATIONAL B & T COMPANY

Article II

The principal place of business address:

1111 BRICKELL AVENUE 11TH FLOOR MIAMI, FL. 33131

The mailing address of the corporation is:

PO BOX 1010 LEESBURG, GA. 31763

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:

EMORY L LOWE 1111 BRICKELL AVENUE 11TH FLOOR MIAMI, FL. 33131 I certify that I am familiar with and accept the responsibilities of registered agent.

P03000155567 FILED December 19, 2003 Sec. Of State

Registered Agent Signature: EMORY L. LOWE

Article VI

The name and address of the incorporator is:

EMORY L. LOWE 1111 BRICKELL AVENUE 11TH FLOOR MIAMI, FL 33131

Incorporator Signature: EMORY L. LOWE

Article VII

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

Title: CEO EMORY L LOWE PO BOX 1010 LEESBURG, GA. 31763

Title: CFO EMORY L LOWE PO BOX 1010 LEESBURG, GA. 31763

Title: S EMORY L LOWE PO BOX 1010 LEESBURG, GA. 31763

Article VIII

The effective date for this corporation shall be:

12/17/2003