Electronic Articles of Incorporation For

P04000006707 FILED January 08, 2004 Sec. Of State

PATRICK G. PATEL & 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:

PATRICK G. PATEL & ASSOCIATES, INC.

Article II

The principal place of business address:

800 CORPORATE DRIVE 420 FORT LAUDERDALE, FL. US 33334

The mailing address of the corporation is:

800 CORPORATE DRIVE 420 FORT LAUDERDALE, FL. US 33334

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: 1000

Article V

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

NEIMARK & NADEL, P.A. 800 CORPORATE DRIVE 420 FORT LAUDERDALE, FL. 33334 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: HOWARD B. NADEL

Article VI

The name and address of the incorporator is:

HOWARD B. NADEL 800 CORPORATE DRIVE SUITE 420 FORT LAUDERDALE, FLORIDA 33334

Incorporator Signature: HOWARD B. NADEL

Article VII

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

Title: P PATRICK G PATEL 580 NEWARK AVENUE JERSEY CITY, NJ. 07306 US