Electronic Articles of Incorporation For

P04000017887 FILED January 26, 2004 Sec. Of State

MMM FINANCIAL CORPORATION, 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:

MMM FINANCIAL CORPORATION, INC.

Article II

The principal place of business address:

1290 E. OAKLAND PARK BLVD. SUITE 300 FT. LAUDERDALE, FL. 33334

The mailing address of the corporation is:

1290 E. OAKLAND PARK BLVD. SUITE 200 FT. LAUDERDALE, FL. 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: 100

Article V

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

DAVID A HOINES 1290 E. OAKLAND PARK BLVD. SUITE 200 FT. LAUDERDALE, FL. 33334 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: DAVID A HOINES

Article VI

The name and address of the incorporator is:

DAVID A HOINES 1290 E. OAKLAND PARK BLVD. SUITE 200 FT. LAUDERDALE, FL 33334

Incorporator Signature: DAVID A HOINES

Article VII

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

Title: P DAVID A HOINES 1290 E. OAKLAND PARK BLVD., SUITE 200 FT. LAUDERDALE, FL. 33334

Title: VP KEVIN COOPER 1290 E. OAKLAND PARK BLVD., SUITE 200 FT. LAUDERDALE, FL. 33334

Article VIII

The effective date for this corporation shall be:

01/26/2004