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TRANSMITTAL LETTER

Department of State Division of Corporations P. O. Box 6327 Tallahassee, FL 32314

SUBJECT:		F& R FINANCIAL GROUP, INC.			
	(PROPOSED CORPORA)	TE NAME – <u>MUST INCL</u>	UDE SUFFIX)		
Enclosed are an origin	al and one (1) copy of the artic	eles of incorporation and	a check for:		
□ \$70.00 Filing Fee	\$78.75 Filing Fee & Certificate of Status	□ \$78.75 Filing Fee & Certified Copy ADDITIONAL CO	S87.50 Filing Fec, Certified Copy & Certificate of Status PPY REQUIRED		
FROM:		FRITZ JOSEPH (Printed or typed)			
		SW 80th Terrace			
	Miramar, FI 3302 \$ City, State & Zip				
		499-8648			

NOTE: Please provide the original and one copy of the articles.



FLORIDA DEPARTMENT OF STATE Glenda E. Hood Secretary of State

February 10, 2004

JEAN FRITZ JOSEPH 2222 SW 80TH TERRACE MIRAMAR, FL 33025

SUBJECT: F&R FINANCIAL GROUP, INC.

Ref. Number: W04000004234

We have received your document for F&R FINANCIAL GROUP, INC. and your check(s) totaling \$87.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

You failed to make the correction(s) requested in our previous letter.

Article five and the designation page can have only one name for the registered agent.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6067.

Neysa Culligan Document Specialist New Filings Section

Letter Number: 204A00006651

FILED

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SECRETARY OF STATE TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION F&R FINANCIAL GROUP, INC.

The undersigned, for the purpose of forming a corporation under the Florida Business Corporation Act, Florida Statutes §607.0101, et seq., hereby adopts the following Articles of Incorporation.

ARTICLE ONE

1.01 The name of this corporation is: F&R FINANCIAL GROUP INC.

ARTICLE TWO

2.01 The corporation is to have perpetual existence

ARTICLE THREE

3.01 The corporation is organized for the purpose transacting any and all lawful business for which corporations may be incorporated under the Florida Business Corporation Act. The Corporation shall have all powers permitted under the Florida Business Corporation Act as enumerated in Florida Statutes § 607.0303.

ARTICLE FOUR

4.01 The aggregate number of shares which the corporation shall have the authority to issue is \$ 10,000,000, all of which shall be common shares with a par value of \$1.00 per share.

ARTICLE FIVE

5.01 The street address of the initial registered office the corporation is 2222 SW 80th Terrace Miramar, FI 33025 and the name of the initial registered agent at that address is Jean Fritz Joseph

ARTICLE SIX

6.01 The name and address of the Incorporator IS:

Name Jean Fritz Joseph Address

2222 SW 80th Terrace Miramar, FL 33025

Rose Karlyne Belizaire

ARTICLE SEVEN

7.01 Nothing in these Articles shall limit the power of this corporation.

ARTICLE EIGHT

8.01 The effective date of this corporation shall be the date these articles of Incorporation are filed with the Florida Secretary Of State.

IN WITNESS THEREOF, the undersigned has made and subscribed these Articles of Incorporation this 12th day of February 2004

By:

Jean First Joseph, Incorporator

Rose Kadene Belizaine

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMOCILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

In compliance with section 48.091, Florida Statutes, the following is submitted:

First, that F& R FINANCIAL GROUP, Inc., desiring to organize or qualify under the laws of the State Of Florida, with its principal place of business at 2222 SW 80th Terrace, Miramar, FL 33025

Second, named Jean Fritz Joseph located at 2222 SW 80th Terrace, Miramar, FL 33025, as its agent to accept service of process within Florida.

Jean Fulz Joseph, Incorporator

Rose Karlyne Belizaire \(\)
Date: February 12, 2001

Having been named to accept service of process for the above stated corporation, at the place designated in this Certificate, I hereby agree to act in this capacity and I further agree to comply with provisions of all Statutes relative to the proper and complete performance of my duries.

Jean/Frifa-Joseph, Registered Agent Dane February 12, 2004 04 FEB 16 PM 5: 05

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