

**Electronic Articles of Incorporation
For**

P04000049155
FILED
March 18, 2004
Sec. Of State
NCULLIGAN

BNW FINANCIAL CORPORATION

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:

BNW FINANCIAL CORPORATION

Article II

The principal place of business address:

4259 GREENBRIAR LANE
WESTON, FL. US 33331

The mailing address of the corporation is:

P.O. BOX 100437
FORT LAUDERDALE, FL. US 333100437

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 SHARES OF \$1.00 PAR VALUE

Article V

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

VITOR M CARITA
4250 GREENBRIAR LANE
WESTON, FL. 33331

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

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Registered Agent Signature: VITOR M. CARITA

Article VI

The name and address of the incorporator is:

VITOR M. CARITA
4250 GREENBRIAR LANE
WESTON, FL 33331
USA

Incorporator Signature: VITOR M. CARITA

Article VII

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

Title: P
VITOR M CARITA
4250 GREENBRIAR LANE
WESTON, FL. 33331 US

Title: VP
JOSEPH BENEMERITO
4250 GREENBRIAR LANE
WESTON, FL. 33331 US

Article VIII

The effective date for this corporation shall be:

04/01/2004