Electronic Articles of Incorporation For

P04000055901 FILED April 01, 2004 Sec. Of State vingram

J&S 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:

J&S FINANCIAL CORPORATION

Article II

The principal place of business address:

89 POINTE DRIVE SANTA ROSA BEACH, FL. US 32459

The mailing address of the corporation is:

89 POINTE DRIVE SANTA ROSA BEACH, FL. US 32459

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: 1,000

Article V

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

JENNIFER L MARKHAM 89 POINTE DRIVE SANTA ROSA BEACH, FL. 32459 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JENNIFER LYNN MARKHAM

Article VI

The name and address of the incorporator is:

JENNIFER LYNN MARKHAM 89 POINTE DRIVE SANTA ROSA BEACH, FL 32459

Incorporator Signature: JENNIFER LYNN MARKHAM

Article VII

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

Title: P JENNIFER L MARKHAM 89 POINTE DRIVE SANTA ROSA BEACH, FL. 32459 US

Title: VP SCOTT PIPER 89 POINTE DRIVE SANTA ROSA BEACH, FL. 32459 US

Title: SEC SCOTT PIPER 89 POINTE DRIVE SANTA ROSA BEACH, FL. 32459 US

Article VIII

The effective date for this corporation shall be:

04/10/2004