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,	ADDITIONAL CO	
FROM: Key Financial Associates, Inc.	attn: Joseph Magui	re
P. O. Box 1078	dress	
Naples, FL 34106	ate & Zip	<u> </u>
239-253-5753	phone number	<u> </u>

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

Key Financial Associates, Inc. Articles of Incorporation

FILED
04 JUN 14 PH 3:58
TALLAN SEE FLORIDA

ARTICLE I

The name of this corporation shall be Key Financial Associates, Inc. Key Financial Associates, Inc. (the "Company"), shall be established as an S Corporation for purposes as they regard the Internal Revenue Service or other tax filings.

ARTICLE II

The principal place of business and mailing address of The Company is 5683 Strand Court, Naples, FL 34108. The mailing address of The Company shall be P. O. Box 1078, Naples, FL 34106.

ARTICLE III

<u>Specific Purpose:</u> This corporation is organized to engage in supplying premium mortgage brokerage services and to all other purposes allowed a Florida corporation.

ARTICLE IV

Key Financial Associates. Inc. has shares of Common, no par value, stock totaling fifty (50), shares.

ARTICLE I'

The managing director and chief financial office of The Company is Joe Maguire. For said position, he has purchased twenty (50) shares of outstanding stock at fifty (\$20), dollars per share. Funds were made payable to Key Financial Associates, Inc. and shall henceforth be treated as "Owner's Equity".

ARTICLE VI

The registered agent for The Company is Joe Maguire. The address of the Registered Agent is: 4592 Key Largo Lane, Bonita Springs, FL 34134.

ARTICLE I'II

The incorporator for The Company is Joe Maguire. The address of the incorporator is: 4592 Key Largo Lane, Bonita Springs, FL 34134.

ARTICLE VIII

The duration of The Company is perpetual. The effective date of incorporation for all purposes, inclusive of legal, tax, or other, is as dated below.

ARTICLE LX

This corporation shall have one director initially. The number of directors may be either increased or diminished from time to time by the bylaws but shall never be less than one. The name and address of the initial director of this corporation is: Joe Maguire, of 4592 Key Largo Lane, Bonita Springs, FL 34134. The power to adopt, alter, amend, or repeal bylaws shall be vested in the Board of Directors and the shareholders.

ARTICLE X

This corporation reserves the right to amend or repeal any provisions contained in these Article of Incorporation, or any amendment to them, and any right conferred upon the shareholders is subject to this reservation.

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.

Signed this 151 day of July . 2004.

Signature / Registered Agent

Signature / Incorporator

STATE OF FLORIDA COUNTY OF COLLIER

Before me personally appeared soe MeQuine to me personally known to be the person described as Incorporator and who executed the foregoing Articles of Incorporation and acknowledged before me that he subscribed these Articles of Incorporation this day of June, 2004.

C.J. Cohice

