Electronic Articles of Incorporation For

P04000094110 FILED June 18, 2004 Sec. Of State jshivers

FEARNOW FINANCIAL SERVICES, 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:

FEARNOW FINANCIAL SERVICES, INC.

Article II

The principal place of business address:

11607 DR MLK BLVD SEFFNER, FL. 33584

The mailing address of the corporation is:

PO BOX 1788 MANGO, FL. 33550

Article III

The purpose for which this corporation is organized is: SALES OF LIFE & HEALTH INSURANCE

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:

KENNETH W FEARNOW 2910 BEAGLE PLACE SEFFNER, FL. 33584 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: KENNETH W FEARNOW

Article VI

The name and address of the incorporator is:

KENNETH W FEARNOW 2910 BEAGLE PLACE SEFFNER, FL 33584

Incorporator Signature: KENNETH W FEARNOW

Article VII

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

Title: P KENNETH W FEARNOW 2910 BEAGLE PLACE SEFFNER, FL. 33584

Title: S/T SUSAN E FEARNOW 2910 BEAGLE PLACE SEFFNER, FL. 33584

Article VIII

The effective date for this corporation shall be:

06/18/2004