

**Electronic Articles of Incorporation
For**

P04000110683
FILED
July 28, 2004
Sec. Of State
nculligan

L & M 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:

L & M FINANCIAL SERVICES, INC.

Article II

The principal place of business address:

10931 CARNELIAN LANE
RIVERVIEW, FL. 33569

The mailing address of the corporation is:

10931 CARNELIAN LANE
RIVERVIEW, FL. 33569

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

Article V

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

LUIS E MIRANDA
10931 CARNELIAN LANE
RIVERVIEW, FL. 33569

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

P04000110683
FILED
July 28, 2004
Sec. Of State
nculligan

Registered Agent Signature: LUIS E. MIRANDA

Article VI

The name and address of the incorporator is:

LUIS E. MIRANDA
10931 CARNELIAN LANE
RIVERVIEW, FLORIDA 33569

Incorporator Signature: LUIS E. MIRANDA

Article VII

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

Title: VP
MARY E MIRANDA
10931 CARNELIAN LANE
RIVERVIEW, FL. 33569

Article VIII

The effective date for this corporation shall be:

08/01/2004