

**Electronic Articles of Incorporation
For**

P04000118906
FILED
August 16, 2004
Sec. Of State
jshivers

NEW CONCEPT FINANCIAL GROUP, 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:

NEW CONCEPT FINANCIAL GROUP, INC.

Article II

The principal place of business address:

1065 NE 125 STREET
SUITE 317
NORTH MIAMI, FL. US 33161

The mailing address of the corporation is:

1065 NE 125 STREET
SUITE 317
NORTH MIAMI, FL. US 33161

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:

100

Article V

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

PABLO A AJON
1065 NE 125 STREET
SUITE 317
NORTH MIAMI, FL. 33161

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

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Registered Agent Signature: PABLO A. AJON

Article VI

The name and address of the incorporator is:

PABLO A. AJON
1065 NE 125TH STREET
SUITE 317
NORTH MIAMI, FL. 33161

Incorporator Signature: PABLO A. AJON

Article VII

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

Title: P,T
PABLO A AJON
1065 NE 125TH STREET, SUITE 317
NORTH MIAMI, FL. 33161 US

Title: VP,S
MARIA DEL C. ALIAGA
1065 NE 125TH STREET, SUITE 317
NORTH MIAMI, FL. 33161 US

Title: D
CARLOS E GOMEZ
1065 NE 125TH STREET, SUITE 317
NORTH MIAMI, FL. 33161 US

Title: D
PABLO A AJON JR
1065 NE 125TH STREET
NORTH MIAMI, FL. 33161 US

Article VIII

The effective date for this corporation shall be:

08/16/2004