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SECRETARY OF STATI

COCI

i.e. Financial Group, Inc.

4075 Pine Ridge Road Suite 15 Naples, Florida 34119

Phone: 239-352-7500 Facsimile: 239-352-7061

September 16, 2004

Florida Division of Corporation Florida Department of State 409 E. Gaines Street Tallahassee, Florida 32399

Re: i.e. Financial Group, Inc.

Dear Sir or Madam:

Enclosed please find the signed original and one signed copy of Articles of Incorporation of the above mentioned corporation as well as the signed original and one signed copy of the Certification of Designation of Registered Agent. Also enclosed you will find a check in the amount of \$87.50 for the filing fee, one certified copies and a Certificate of Status.

Please process this at your earliest opportunity and return the certified copy of the Articles of Incorporation to this office. Please note that in accordance with Section 607.0203, Florida Statutes, and the Articles of Incorporation the date the corporate existence commenced is September 15, 2004.

Thank you for your assistance in this matter. If you should have any questions, please do not hesitate to call me.

Very truly yours,

Hen Estrada Enclosures

APPROVED AND FILED

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SECRETARY OF STATE TALLAHASSEE, FLORIDA

Articles of Incorporation for i.e. Financial Group, Inc.

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract and legally authorized to practice the profession of home developer and real estate sales in the State of Florida, hereby proceeds to form a professional corporation in accordance with the Florida Professional Service Corporation Act, and hereby adopts the following Articles of Incorporation for such corporation:

ARTICLE I-NAME

The name of this corporation is: i.e. Financial Group, Inc.

ARTICLE II--PURPOSE AND NATURE OF BUSINESS

The purpose of the Corporation and the nature of its business are as follows:

To render the service of financial lending for real estate, which shall include advertising, listing and promoting of real estate. This professional corporation shall exist and function in compliance with the "Florida Professional Service Corporation Act" (F.S.A. Chapter 621) and in order to properly prosecute the objects and purposes above set forth, the Corporation shall have full power and authority to purchase, lease and otherwise acquire, hold, mortgage, convey and other-wise dispose of all kinds of property, both real and personal, necessary for the rendering of the service of developing real estate sales and anything ancillary to such business;

ARTICLE III--CAPITAL STOCK

The maximum number of shares of stock that the Corporation is authorized to have outstanding at any one time is 1,000 shares having a par value of \$1.00 per share. Such shares shall be of a single class of common stock. None of the shares of the Corporation may be issued to anyone other than an individual who is duly licensed to act as a real estate salesperson and/or broker in the State of Florida and is an active member in good standing.

ARTICLE IV-DURATION

The Corporation shall have perpetual existence.

ARTICLE V--ADDRESS AND AGENT

The street address of the principal and initial registered office of the Corporation is 4075 Pine Ridge Road, Suite 15 Naples, Florida 34119 and the name of its initial registered agent is Ilen Estrada. The Board of Directors may, from time to time, move the office to any other address in the State of Florida and change the registered agent.

ARTICLE VI--DIRECTORS

The Corporation shall be managed by a Board of Directors of at least one (1) Director. No person shall serve as a Director of the Corporation unless the person is duly licensed to practice Real Estate sales in the State of Florida. The Directors shall be elected by the shareholders of the Corporation. The name and street address of each person who is to serve as a member of the initial Board of Directors is as follows:

NAME ADDRESS

President:

Ilen Estrada 4075 Pine Ridge Road, Suite 15

Naples, Florida 34119

ARTICLE VII-SUBSCRIBERS

The name and address of the subscriber, who is the incorporator of this Corporation, whom is duly licensed in the State of Florida to practice Real Estate Development, is as follows:

NAME ADDRESS

Ilen Estrada 4075 Pine Ridge Road, Suite 15

Naples, Florida 34119

ARTICLE VIII--RESTRAINT ON ALIENATION

No shareholder may sell or transfer his/her shares in the Corporation except to another individual who is eligible to be a shareholder of the Corporation under Florida law.

ARTICLE IX-DISQUALIFICATION

If any officer, shareholder, agent or employee of the Corporation who has been rendering professional service to the public for the Corporation becomes legally disqualified to render such professional services within Florida or accepts employment that places restrictions or limitations upon his or her continued rendering of such professional services, then the Corporation shall require him or her to comply with the Florida Professional Service Corporation Act by severing all employment with and financial interests in the Corporation.

ARTICLE X--AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation, this the ______ day of September, 2004.

Ilen Estrada, President

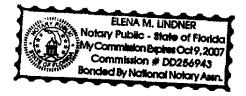
STATE OF FLORIDA COUNTY OF COLLIER

BEFORE ME, personally appeared Ilen Estrada, to me well known and known to me to be the person described herein and who executed the foregoing, and acknowledged to and before me that she executed said instrument for the purposes therein expressed.

WITNESS my hand and official seal, this the \(\lambda \one \) day of September, 2004, in the aforesaid County and State.

Notary Public

My Commission Expires:



APPROVED AND FILED

04 SEP 20 PM 3: 24

SECRETARY OF STATE FALL AHASSEE, FLORIDA

CERTIFICATION OF DESIGNATION OF REGISTERED AGENT

Pursuant to the provisions of Section 607.0501 or 617.0501, Florida Statutes, the undersigned corporation, organized under the Laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in this State of Florida.

1. The name of the corporation is:

i.e. Financial Group, Inc.

2. The name and address of the Registered Agent and office is:

Ilen Estrada 4075 Pine Ridge Road, Suite 15 Naples, Florida 34119.

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

Ilen Estrada