

**Electronic Articles of Incorporation
For**

P04000158345
FILED
November 19, 2004
Sec. Of State
Ipoole

SPK FINANCIAL 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:

SPK FINANCIAL INC.

Article II

The principal place of business address:

5023 BOWDEN RD
SUITE B
JACKSONVILLE, FL. 32216

The mailing address of the corporation is:

5023 BOWDEN RD
SUITE B
JACKSONVILLE, FL. 32216

Article III

The purpose for which this corporation is organized is:

FINANCE COMPANY

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:

WALTER P KORAN
5023 BOWDEN RD
SUITE B
JACKSONVILLE, FL. 32216

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

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Registered Agent Signature: WALTER P KORAN

Article VI

The name and address of the incorporator is:

WALTER P KORAN
4230 ARCH CREEK DR
JACKSONVILLE FL 32216

Incorporator Signature: WALTER P KORAN

Article VII

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

Title: P
WALTER P KORAN
5023 BOWDEN RD
JACKSONVILLE, FL. 32216

Title: VP
VALERIE A KORAN
5023 BOWDEN RD
JACKSONVILLE, FL. 32216

Article VIII

The effective date for this corporation shall be:

11/19/2004