

**Electronic Articles of Incorporation
For**

P04000168266
FILED
December 15, 2004
Sec. Of State
jshivers

FIRST RATE 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:

FIRST RATE FINANCIAL GROUP INC.

Article II

The principal place of business address:

3936 AGUALINDA BLVD.
CAPE CORAL, FL. US 33914

The mailing address of the corporation is:

3936 AGUALINDA BLVD.
CAPE CORAL, FL. US 33914

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:

JOSEPH W CARRIER
3936 AGUALINDA BLVD.
CAPE CORAL, FL. 33914

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

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Registered Agent Signature: JOSEPH CARRIER

Article VI

The name and address of the incorporator is:

JOSEPH CARRIER
3936 AGUALINDA BLVD
CAPE CORAL, FL 33914

Incorporator Signature: JOSEPH CARRIE

Article VII

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

Title: P
JOSEPH W CARRIER
3936 AGUALINDA BLVD.
CAPE CORAL, FL. 33914 US

Article VIII

The effective date for this corporation shall be:

12/15/2004