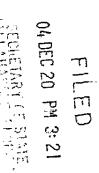
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EFFECTIVE DATE

ox 13/20

Timothy and Jennifer Cardinal William E. Adams James R. Cardinal 608 Mariposa St. Orlando, FL 32801

November 26, 2004

Department of State Division of Corporations P.O. Box 6327 Tallahassee, FL 32314

Re: Incorporation of C & A Group of Orlando, Inc.

Dear Sir/Madam:

Enclosed are the original and one copy of the Articles of Incorporation and Certificate of Designation, registered agent/registered office for the above-named proposed Florida corporation. Also enclosed is a check in the amount of \$78.75, representing the fees for filing and a certified copy. We request that the effective date of incorporation be December 15, 2004.

Thank you in advance for your assistance in this matter.

Sincerely,

Timothy Cardinal Jennifer Cardinal William E. Adams James R. Cardinal EFFECTIVE DAILE

Enclosures

GBHomeEquity

Putting you in first place

Call with any quertions

47-234-(2199)

Phone: 888-437-1707 • Fax: 888-437-1708

ARTICLES OF INCORPORATION

OF

C & A GROUP OF ORLANDO, INC.



The undersigned incorporators, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt the following Articles of Incorporation.

ARTICLE I: NAME

The name of the corporation shall be:

C & A Group of Orlando, Inc.

The principal place of business and street address of this corporation shall be 608 Mariposa St., Orlando, FL 32801, and the mailing address of the corporation shall be 608 Mariposa St., Orlando, FL 32801.

12-15-04

ARTICLE II: NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III: CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is ten thousand (10,000) shares of common stock having a one dollar (\$1.00) par value per share.

ARTICLE IV: REGISTERED AGENT AND ADDRESS

The street address of the registered agent of the corporation shall be 608 Mariposa St., Orlando, FL 32801 and the name of the registered agent of the corporation at that address is James R. Cardinal.

ARTICLE V: TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI: EFFECTIVE DATE OF CORPORATION

The effective date of the corporation shall be December 15, 2004.

ARTICLE VII: DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have four (4) Directors, initially. The names and street addresses of the initial member of the Board of Directors are:

Jennifer R. Cardinal, 608 Mariposa St., Orlando, FL 32801

Timothy L. Cardinal, 608 Mariposa St., Orlando, FL 32801

William E. Adams, 414 Woodland St., Orlando, FL 32806

James R. Cardinal, 1405 Montclair Ct., Orlando, FL 32812

ARTICLE VIII:

The names and addresses of the initial officers of the corporation who shall hold office for the first year of the corporation, or until his/her successors are elected or appointed are:

Timothy L. Cardinal, President
608 Mariposa St., Orlando, FL 32801
Jennifer R. Cardinal, Secretary
608 Mariposa St., Orlando, FL 32801
William E. Adams, Treasurer
414 Woodland St., Orlando, FL 32806
James R. Cardinal, Vice President
1405 Montelair Ct., Orlando, FL 32812

ARTICLE IX: INCORPORATORS

The names and addresses of the incorporators to these Articles of Incorporation are:

Jennifer R. Cardinal, 608 Mariposa St., Orlando, FL 32801

Timothy L. Cardinal, 608 Mariposa St., Orlando, FL 32801

William E. Adams, 414 Woodland St., Orlando, FL 32806

James R. Cardinal, 1405 Montclair Ct., Orlando, FL 32812

The undersigned has executed these Articles of Incorporation this _/

v/ day of

December, 2004.

Timothy L. Cardinal

STATE OF FLORIDA

COUNTY OF ORANGE

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State of Florida and in Orange County to take acknowledgments, personally appeared Timothy L. Cardinal, who revealed identification in the form of his Florida driver's license and who executed the foregoing instrument and acknowledged before me that he executed the same voluntarily.

WITNESS my hand and official seal in the County and State last aforesaid this day of December, 2004.

(SEAL)

NOTARY PUBLIC
State of Florida

Drunse A Jandik

My Commussion DD372235

Expires November 18, 2008

Jennifer R. Cardinal

STATE OF FLORIDAL

COUNTY OF ORANGE

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State of Florida and in Orange County to take acknowledgments, personally appeared Texas feek Could who revealed identification in the form of his Florida driver's license and who executed the foregoing instrument and acknowledged before me that he executed the same voluntarily.

WITNESS my hand and official seal in the County and State last aforesaid this day of December, 2004.

(SEAL)

Donise A Jandik
My Commission DD372235

NOTARY PUBLIC State of Florida

William E. Adams

STATE OF FLORIDA

COUNTY OF ORANGE

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State of Florida and in Orange County to take acknowledgments, personally appeared William E. Alans who revealed identification in the form of his Florida driver's license and who executed the foregoing instrument and acknowledged before me that he executed the same voluntarily.

WITNESS my hand and official seal in the County and State last aforesaid this day of December, 2004.

(SEAL)

My Commission DD372235
Expires November 16, 2008

NOTARY PUBLIC
State of Florida

James R. Cardinal

STATE OF FLORIDA

COUNTY OF ORANGE

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State of Florida and in Orange County to take acknowledgments, personally appeared Tames R. Cardinal, who revealed identification in the form of his Florida driver's license and who executed the foregoing instrument and acknowledged before me that he executed the same voluntarily.

WITNESS my hand and official seal in the County and State last aforesaid this day of December, 2004.

(SEAL)

NOTARY PUBLIC State of Florida

Donise A Jandik
My Commission DD372235

Expires November 16, 2008

CERTIFICATE OF DESIGNATION

REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of section 607.0501, Florida Statutes, the mentioned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida:

- 1. The name of the corporation is C & A Group of Orlando, Inc.
- 2. The name of the registered agent is James R. Cardinal
- 3. The address of the registered agent/registered office is 608 Mariposa St., Orlando, FL 32801

ACCEPTANCE

Having been named as registered agent and designated to accept service of process for the above corporation, 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.

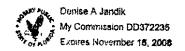
STATE OF FLORIDA

COUNTY OF ORANGE

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State of Florida and in Orange County to take acknowledgments, personally appeared JAMES R. Cardinal, who revealed identification in the form of his Florida driver's license and who executed the foregoing instrument and acknowledged before me that he executed the same voluntarily.

WITNESS my hand and official seal in the County and State last aforesaid this day of December, 2004.

State of Florida



(SEAL)