

**Electronic Articles of Incorporation
For**

P05000004252
FILED
January 10, 2005
Sec. Of State
vingram

THE HFA FINANCIAL SERVICES 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:

THE HFA FINANCIAL SERVICES GROUP, INC.

Article II

The principal place of business address:

10 COMMODORE PLACE
PALM BEACH GARDENS, FL. US 33418

The mailing address of the corporation is:

10 COMMODORE PLACE
PALM BEACH GARDENS, FL. US 33418

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:

50,000

Article V

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

HFA FINANCIAL SERVICES INC.
2168 JOG ROAD
WEST PALM BEACH, FL. 33415

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

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Registered Agent Signature: VINCENT PYTLINSKI FOR HFA FINANCIAL

Article VI

The name and address of the incorporator is:

HFA FINANCIAL SERVICES
2168 JOG ROAD
WEST PALM BEACH FL 33415

Incorporator Signature: VINCENT PYTLINSKI FOR HFA FINANCIAL

Article VII

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

Title: P,D
VINCENT PYTLINSKI
2168 JOG ROAD
WEST PALM BEACH, FL. 33415 US

Title: VP,D
LINDA PYTLINSKI
2168 JOG ROAD
WEST PALM BEACH, FL. 33415 US