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To:

Division of Corporations

Fax Number

: (850)205-0381

From:

: FAS-T CORP. AGENTS, INC. Account Name

Account Number : 071001002335 Phone

: (305)599-0839

Fax Number

: (305)716-0346

FLORIDA PROFIT CORPORATION OR P.A.

PENDER FINANCIAL SERVICES, INC.

Certificate of Status	0
Certified Copy	1
Page Count Estimated Charge	\$78.75

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Corporate Filing

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ARTICLES OF INCORPORATION

OF

ARTICLE 1 - NAME OF CORPORATION

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SECRETIVELY OF STATE
TALLAHASSEE, FI ORIDA

The name of the corporation is PENDER FINANCIAL SERVICES, INC.

ARTICLE II - NATURE OF BUSINESS

The corporation is authorized to conduct any lawful business in the State of Florida which is not prohibited by law, rule or regulation.

ARTICLE III - CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding is 10,000 (Ten Thousand) shares of COMMON STOCK, each share having a par value of \$1.00 (One Dollar). Said authorized shares may be divided into voting and nonvoting shares before issuance by election of the board of directors: provided, however, that in the event such designation is not specifically made by the Board of Directors, said stock shall be voting.

Authorized Capital Stock may be paid for in cash, services or property at a just value to be fixed by the Board of Directors of this Corporation at any regular or special meeting.

ARTICLE IV - INITIAL CAPITAL

The amount of capital with which this corporation shall begin business is \$1,000.00 (One Thousand Dollars.)

ARTICLE V - TERM OF EXISTENCE

The corporation shall have a perpetual existence.

Prepared by: Time Financial Service, Inc. 2400 High Ridge Road #103 Boynton Beach, Florida 33426 Telephone: (561) 736-8448

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ARTICLE VI - ADDRESS

The initial address of the principal office of the corporation is to be at 1180 SW Catalina Street, Palm City, Florida 34990.

The Board of Directors may from time to time designate such other address and place for the principal office of this corporation as it may see fit.

ARTICLE VII - RESIDENT AGENT

In pursuance of Chapter 48.091. Florida Statutes, the following is submitted in compliance with said act:

PENDER FINANCIAL SERVICES, INC. desiring to organize under the laws of the State of Florida with it's principal office as indicated in the Articles of Incorporation in the City of Palm City, County of Martin, Has Named Scott Pender, located at 1180 SW Catalina Street, Palm City, Florida 34990 as it's Agent to accept service of process within this State.

ACKNOWLEDGMENT: Having been named to accept service of process for the above stated corporation, at the place designated in this Certificate I hereby accept to act in this capacity and agree to comply with the provisions of said article, relative to keeping said office open.

Scott Pender

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ARTICLE VIII - DIRECTORS

The corporation shall have TWO (2) directors initially. The number of Directors may be increased or diminished from time to time by the By-Laws, BUT shall never be less than one.

ARTICLE IX - INITIAL DIRECTORS

The name and address of the first officer and Board of Directors of this corporation, who shall hold office until their successor is elected and have qualified is as follows:

NAME	OFFICE	ADDRESS 1180 SW Catalina Street Palm City, Florida 34990	
Scott Pender	President/CEO		
Sindi Pender	Secretary/ Treasurer	1180 SW Catalina Street Palm City, Florida 34990	

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ARTICLE X - SUBSCRIBERS

The name and address of the subscribers to these Articles of Incorporation, the number of shares each agrees to take and the value of consideration therefore are as follows:

NAME	ADDRESS	NUMBER OF SHARES	AMOUNT
Scott Pender SS#263-35-0265 Sindi Pender SS#267-45-8408	1180 SW Catalina Street Palm City, Florida 34990	1,000	\$1,000.00

ARTICLE XI - EFFECTIVE DATE

These Articles of Incorporation shall be effective on the

Scott Pender President/CEO

/ Sindi Pender Secretary/Treasurer

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STATE OF FLORIDA COUNTY OF PALM BEACH

BEFORE ME, the undersigned Notary, Public, personally appeared <u>Scott Pender & Sindi Pender</u> known to me personally to be the individuals described herein and first being sworn, executed the foregoing Articles of Incorporation and acknowledge before me that they executed the same for the purposes therein stated. The foregoing instrument was acknowledged before me this date by:

Scott Pender & Sindi Pender, who are personally known to me, and who did take an oath.

WITNESS, my hand and official seal in the County and State named above this 30TH OAY

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Fred H. Vankee

Commission # D0351164

FEB - 4 2008

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