

**Electronic Articles of Incorporation
For**

P05000026043
FILED
February 18, 2005
Sec. Of State
dbrown

D & S 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:

D & S FINANCIAL GROUP INC.

Article II

The principal place of business address:

3086 JOG ROAD
LAKE WORTH, FL. 33467

The mailing address of the corporation is:

3086 JOG ROAD
LAKE WORTH, FL. 33467

Article III

The purpose for which this corporation is organized is:

PROPERTY FINANCING (MORTGAGE BRANCH)

Article IV

The number of shares the corporation is authorized to issue is:

2000

Article V

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

DUCKENS M PAULIN
5505 PRISCILLA LANE
LAKE WORTH, FL. 33463

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

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Registered Agent Signature: DUCKENS PAULIN

Article VI

The name and address of the incorporator is:

DUCKENS PAULIN
5505 PRISCILLA LANE
LAKE WORTH FL, 33463

Incorporator Signature: DUCKENS PAULIN

Article VII

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

Title: P
DUCKENS M PAULIN
5505 PRISCILLA LANE
LAKE WORTH, FL. 33463

Title: V
SERGE PAUL
1690 FOREST LAKE CIRCLE
WEST PALM BEACH, FL. 33406

Article VIII

The effective date for this corporation shall be:

02/17/2005