Electronic Articles of Incorporation For

P05000032354 FILED March 01, 2005 Sec. Of State tburch

EXPERT FUNDING, 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: EXPERT FUNDING, INC.

Article II

The principal place of business address:

4361 NORTHLAKE BLVD PALM BEACH GARDENS, FL. US 33410

The mailing address of the corporation is:

4361 NORTHLAKE BLVD PALM BEACH GARDENS, FL. US 33410

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:

DAVID BYCK 10747 VERSAILLES BLVD WELLINGTON, FL. 33467 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: DAVID BYCK

Article VI

The name and address of the incorporator is:

DAVID BYCK 10747 VERSAILLES BLVD WELLINGTON, FL 33467

Incorporator Signature: DAVID BYCK

Article VII

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

Title: VP DAVID BYCK 10747 VERSAILLES BLVD WELLINGTON, FL. 33467 US

Title: VP LARRY SAIFMAN 3568 BIRAGUE DR WELLINGTON, FL. 33467 US

Article VIII

The effective date for this corporation shall be:

03/01/2005