Electronic Articles of Incorporation For

P05000045554 FILED March 28, 2005 Sec. Of State thampton

EMERALD COAST FINANCE, 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: EMERALD COAST FINANCE, INC.

Article II

The principal place of business address: 18681 US HIGHWAY 331 SOUTH FREEPORT, FL. US 32439

The mailing address of the corporation is:

C/O DECKER & COMPANY, LLC. 1875 OLD ALABAMA ROAD, STE 640 ROSWELL, GA. US 300762264

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: 10000

Article V

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

ALAN KEY 18681 US HIGHWAY 331 SOUTH FREEPORT, FL. 332439 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ALAN KEY

Article VI

The name and address of the incorporator is:

RICHARD G. DECKER DECKER & COMPANY, LLC 1875 OLD ALABAMA ROAD, SUITE 640 ROSWELL, GA. 30076-2264

Incorporator Signature: RICHARD G. DECKER

Article VII

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

Title: PRES ALAN KEY 18681 US HIGHWAY 331 SOUTH FREEPORT, FL. 32439 US

Article VIII

The effective date for this corporation shall be:

04/01/2005