

**Electronic Articles of Incorporation  
For**

P05000059772  
FILED  
April 22, 2005  
Sec. Of State  
Ipoole

V & M FINANCIAL, 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:

V & M FINANCIAL, INC.

**Article II**

The principal place of business address:

7013 HAWKS NEST TERRACE  
WEST PALM BEACH, FL. 33407

The mailing address of the corporation is:

7013 HAWKS NEST TERRACE  
WEST PALM BEACH, FL. 33407

**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:

1000

**Article V**

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

FREDERICK MCCARTY  
7013 HAWKS NEST TERRACE  
WEST PALM BEACH, FL. 33407

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

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Registered Agent Signature: FREDERICK MCCARTY

### **Article VI**

The name and address of the incorporator is:

A.E. FISHER  
P.O. BOX 1214  
JUPITER, FL 33468

Incorporator Signature: A.E. FISHER

### **Article VII**

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

Title: P  
FREDERICK L MCCARTY  
7013 HAWKS NEST TERRACE  
WEST PALM BEACH, FL. 33407

Title: VP  
NIVALDO VAZQUEZ  
2537 WEST CARANDIS ROAD  
WEST PALM BEACH, FL. 33406

### **Article VIII**

The effective date for this corporation shall be:

04/22/2005