

**Electronic Articles of Incorporation
For**

P05000076669
FILED
May 25, 2005
Sec. Of State
jshivers

J & J 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:

J & J FINANCIAL GROUP INC.

Article II

The principal place of business address:

937 KOKOMO KEY LANE
DELRAY BCH., FL. 33483

The mailing address of the corporation is:

937 KOKOMO KEY LANE
DELRAY BCH., FL. 33483

Article III

The purpose for which this corporation is organized is:

PURCHASE, SALES, FINANCING AND REFINANCING OF RESIDENTIAL
AND COMMERCIAL PROPERTY

Article IV

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

2

Article V

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

JONATHAN M GLOBERMAN
937 KOKOMO KEY LN.
DELRAY BEACH, FL. 33483

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

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Registered Agent Signature: JONATHAN GLOBERMAN

Article VI

The name and address of the incorporator is:

LUCY GILLMORE
P.O. BOX 7083

BOCA RATON, FL 33431

Incorporator Signature: LUCY GILLMORE

Article VII

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

Title: P
JONATHAN GLOBERMAN
937 KOKOMO KEY LANE
DELRAY BCH., FL. 33483

Title: VP
JEREMY FREDRICKSEN
867 SW 9TH TERRACE
BOCA RAON, FL. 33486