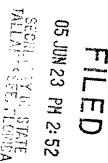
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PICK-UP WAIT	MAIL
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June 16th , 2005

Florida Dept. of State Division of Corporations P.O. Box 6327 Tallahassee, FL 32301

Subj: Incorporation of C A L FINANCIAL SERVICES, INC.

Dear Sir or Madam:

Enclosed please find the following:

- 1. The original and one copy of the Articles of Incorporation for the subject corporation. Please certify one copy and return it to the undersigned.
- 2. My check in the amount of \$78.75 to cover the filing fee.
 - 3. Designation of Resident Agent.

Kindly acknowledge filing of these Articles of Incorporation, in compliance with Florida law and return the certified copy of the Articles of Incorporation to the undersigned at Express Paralegal Services, Inc., 129 W. Hibiscus Blvd, Melbourne, FL 32901; (321) 729-6399

Thank you for your assistance in this matter.

Sincerely,

Christine Lyon

ARTICLES OF INCORPORATION

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C A L FINANCIAL SERVICES, INC.

ARTICLE I. NAME

The name of this corporation is C A L FINANCIAL SERVICES, INC.

ARTICLE II. DURATION

This corporation shall have perpetual existence.

ARTICLE III. PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE IV. CAPITAL STOCK

This corporation is authorized to issue 1,000 shares of \$1.00 par value common stock, which shall be designated "common shares".

ARTICLE V. PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rata share (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI. INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of
this corporation is 2087-A Sarno Rd., Melbourne, Florida
32935, and the name of the initial registered agent of this
corporation at that address is ALLEN MILLER.

ARTICLE VII. INITIAL BOARD OF DIRECTORS

This corporation shall have one director initially. The number of directors may be either increased or diminished from time to time by the bylaws but shall never be less than one. The name and address of the initial director of this corporation are:

CHRISTINE LYON 103 Crossbryn Court Orlando FL 32801

ARTICLE VIII. PRINCIPAL OFFICE AND MAILING ADDRESS

The principal office of the corporation is located at

103 Crossbryn Court, Orlando FL 32801, and the mailing

address of the corporation is 103 Crossbryn Court, Orlando

FL 32801.

ARTICLE IX. INCORPORATOR

The name and address of the person signing these articles are:

CHRISTINE LYON 103 Crossbryn Court Orlando FL 32801

ARTICLE X. AMENDMENTS

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment hereto, by a majority vote of the Board of Directors, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF the undersigned subscriber has executed these articles of incorporation on this Wath day of June, 2005.

STATE OF FLORIDA COUNTY OF BREVARD

I HEREBY CERTIFY that on this day, before me, a Notary Public duly authorized in the State and County named above to take acknowledgments, personally appeared CHRISTINE LYON known to be the person described as subscriber in and who executed the foregoing Articles of Incorporation, and who acknowledged before me that she subscribed to those Articles of Incorporation.

WITNESS my hand and official seal in the County and State named above this Work day of June, 2005.

Notary Public

LINDA A. SHAW

MY COMMISSION # DD 227080

EXPIRES: September 30, 2007

1-800-3-NOTARY

FL Notary Discount Assoc, Co.

DESIGNATION REGISTERED AGENT

In compliance with Section 48.091, and Section 507.034, Florida Statutes, the following is submitted:

That C A L FINANCIAL SERVICES, INC., desiring to organize under Statutes of the State of Florida, with its principal office at 103 Crossbryn Court, Orlando FL 32801, has named ALLEN MILLER located at 2087-A Sarno Rd., Melbourne, Florida 32935, as its agent to accept service of process within this state.

ACKNOWLEDGMENT:

Having been named to accept service of process for the above named Corporation, at the place designated in this certificate, the undersigned agrees to act in this capacity, and agrees to comply with the provisions of Florida law relative to keeping the designated office open.

Registered Agent