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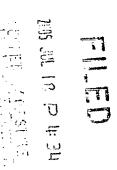
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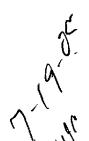
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To Whom It May Concern:

If there are any questions concerning the filing of these Articles of Incorporation

Please feel free to contact Mr. David Strong at 386-761-7855 Extension 226.

The signature below authorizes you to act upon his direction in this matter.

Please mail the Articles of Incorporation to:

Quality Financial Services Inc.

209 Dunlawton Ave Suite 14

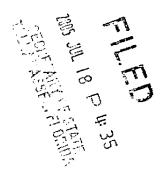
Port Orange, FL 32127

VICTOR M. OTERO

ARTICLES OF INCORPORATION

ARTICLE I = NAME

The Name of this Corporation is VICTOR M. OTERO INC.



ARTICLE II = DURATION

This corporation shall have perpetual existence commencing on the date of filing with the Secretary of State of Florida.

ARTICLE III = PURPOSE

This corporation is organized for transacting all lawful business.

<u>ARTICLE IV = CAPITAL STOCK</u>

This corporation is authorized to issue one hundred (100) shares of one-dollar par value common stock.

ARTICLE V = INITIAL REGISTERED OFFICE AND AGENT

The mailing address of the principal office of this corporation is

2100 ALTOONA LANE DELTONA, FL 32738

The initial registered agent is VICTOR M. OTERO whose physical address is

2100 ALTOONA LANE DELTONA, FLORIDA 32738

The registered address is:

2100 ALTOONA LANE DELTONA FL 32738

ARTICLE VI = INITIAL BOARD OF DIRECTORS

This corporation shall have no Directors.

ARTICLE VII = INCORPORATORS

The name and address of the person signing these articles of Incorporation is: VICTOR M. OTERO 2100 ALTOONA LANE DELTONA, FLORIDA 32738

<u>ARTICLE VIII = MANAGEMENT OF CORPORATION BY SHAREHOLDERS</u>

All corporate powers shall be exercised by or under the authority of, and the business and affairs of this corporation shall be managed under the direction of the majority of shareholders of this corporation.

Each shareholder shall be entitled to one vote in person, or by proxy, for each share of voting stock held. A majority of the outstanding shares of the corporation entitled to vote, represented in person, or by proxy, hall constitute a quorum at any meeting of the shareholders for the management of the business of the corporation.

ARTICLE IX = POWERS

This corporation shall have all of the corporate powers enumerated in the Florida General Corporation Act.

ARTICLE X = INDEMNIFICATION

The corporation shall indemnify any officer or any former officer to the full extent permitted by law.

ARTICLE XI = AMENDMENT

The corporation reserves the right to amend or repeal any provisions contained in these Articles Of Incorporation, and any right conferred upon the shareholders is subject to this reservation.

ARTICLE XII = OFFICERS

The initial officers will be as follows:

President: VICTOR M. OTERO - 2100 ALTOONA LANE DELTONA FL 32738

Vice President: VICTOR M. OTERO - 2100 ALTOONA LANE DELTONA FL 32738

Secretary: VICTOR M. OTERO - 2100 ALTOONA LANE DELTONA FL 32738

Treasurer: VICTOR M. OTERO - 2100 ALTOONA LANE DELTONA FL 32738

IN WITNESS WHEREOF, the undersigned subscribers have executed these Articles of Incorporation on this date: July 13, 2005

VICTOR M. OTERO

STATE OF FLORIDA)

COUNTY OF VOLUSIA)

Before me, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared VICTOR M. OTERO known by me to be the person who executed the foregoing Articles of Incorporation and they acknowledged before me that they executed those Articles of Incorporation. In witness whereof, I have hereunto set my hand and seal in the State and County last aforesaid, this date July 13, 2005

Notary Public, State of Florida At Large:

Cheryl A Scheller

My Commission DD223888

Expires June 22, 2007

My Commission Expires: June 22, 2007

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA.

NAMING AGENT UPON WHICH PROCESS MAY BE SERVED.

IN COMPLIANCE WITH SECTION 48.091, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED:

FIRST – VICTOR M. OTERO INC.

DESIRING TO ORGANIZE OR QUALIFY UNDER THE LAWS OF THE STATE OF FLORIDA, WITH ITS PRINCIPAL PLACE OF BUSINESS AT THE CITY OF DELTONA STATE OF FLORIDA HAS NAMED VICTOR M. OTERO AS ITS AGENT TO ACCEPT SERVICE OF PROCESS WITHIN FLORIDA.

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATE CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES.

SIGNATURE

REGISTERED AGENT: VICTOR M. OTERO

DATE: 7/13/2005