Electronic Articles of Incorporation For

P05000104737 FILED July 27, 2005 Sec. Of State jshivers

BNW FINANCIAL MANAGEMENT, 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:

BNW FINANCIAL MANAGEMENT, INC

Article II

The principal place of business address:

4763 POLARIS ST JACKSONVILLE, FL. 32205

The mailing address of the corporation is:

4763 POLARIS ST JACKSONVILLE, FL. 32205

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:

JAMES M WAYNICK 4763 POLARIS ST JACKSONVILLE, FL. 32205 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JAMES M WAYNICK

Article VI

The name and address of the incorporator is:

JAMES MARK WAYNICK 4763 POLARIS ST JACKSONVILLE, FL 32205

Incorporator Signature: JAMES MARK WAYNICK

Article VII

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

Title: VP TERRY W BRYANT 5112 BROOKLINE DR MOBILE, AL. 36693

Title: P JAMES M WAYNICK 4763 POLARIS ST JACKSONVILLE, FL. 32205

Article VIII

The effective date for this corporation shall be:

07/26/2005