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SECRETARY OF STATE
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To:

Division of Corporations
Fax Number : (850) 205-0381

From:

Account Name : HUBCO
Account Number : 104562003400
Phone : (516) 935-3940
Fax Number : (516) 935-3088**FLORIDA PROFIT CORPORATION OR P.A.****First Coast Wealth Advisory Inc.**

Certificate of Status	1
Certified Copy	1
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Estimated Charge	\$87.50

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ARTICLES OF INCORPORATION

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

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TALLAHASSEE, FLORIDA

ARTICLE I NAME

The name of the corporation shall be:

First Coast Wealth Advisory Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

First Coast Wealth Advisory Inc.

171 Egret Road

St. Augustine, FL 32086

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

1,000 Shares at No Par Value

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

Elizabeth W. Gallagher

171 Egret Road

St. Augustine, FL 32086

Prepared By:

Bruce B. Hubbard

77 East John St.

Hicksville, New York 11801

1-516-935-3940

ARTICLES V INITIAL OFFICER(S)/DIRECTOR(S)

The name(s) and street address(es) and title(s) to these Articles of Incorporation is(are):

**Elizabeth W. Gallagher - President
171 Egret Road
St. Augustine, FL 32086**

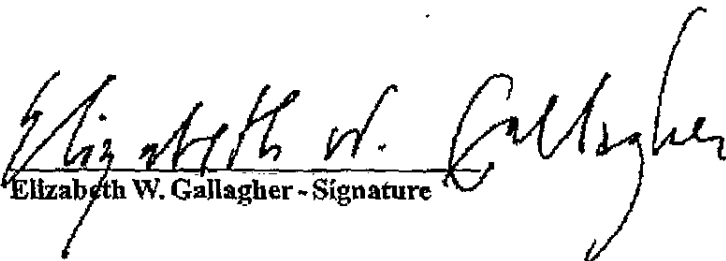
ARTICLES VI INCORPORATOR(S)

The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is(are):

**Elizabeth W. Gallagher
171 Egret Road
St. Augustine, FL 32086**

The undersigned incorporator(s) has(have) executed these Articles of Incorporation this

29th day of July 2005.


Elizabeth W. Gallagher - Signature

CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 607.0501, FLORIDA STATUTES, THE
UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF
FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN THE DESIGNATING THE
REGISTERED OFFICE/AGENT, IN THE STATE OF FLORIDA.

1. The name of the corporation is: First Coast Wealth Advisory Inc.

2. The name and address of the registered agent and office is:

Elizabeth W. Gallagher

Name

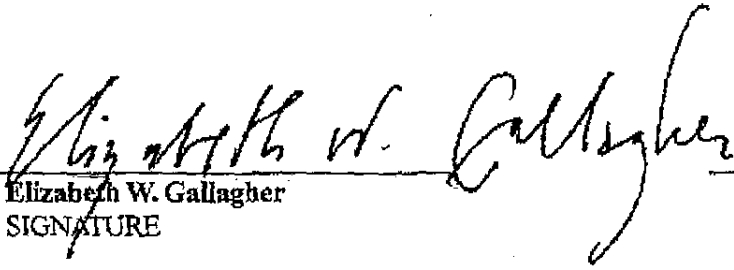
171 Egret Road

(P.O. Box or Mail Drop Box NOT Acceptable)

St. Augustine, FL 32086

(City / State / Zip)

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all the statutes relating to the proper and complete performance of my duties, and am familiar with and accept the obligations of my position as registered agent.


Elizabeth W. Gallagher
SIGNATURE

July 29, 2005

(Date)

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