Florida Department of State Division of Corporations

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To:

Division of Corporations

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FIOR

Account Name : CORPORATE CREATIONS INTERNATIONAL INC.

Account Number : 110432003053 Phone

Fax Winder

1 (305)572-0686

: (305)672-9110

FLORIDA PROFIT CORPORATION OR P.A.

IFG HoldingsInc.

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ARTICLES OF INCORPORATION

Article I. Name

The name of this Florida corporation is: IFG Holdings Inc.

Article II. Address

The Corporation's mailing address is:
IFG Holdings Inc.
6339 Hollandaire Drive
Boca Raton FL 33433

Article III. Registered Agent

The name and address of the Corporation's registered agent is:
Richard DeLopez
6339 Hollandaire Drive
Boca Raton FL 33433

Article IV. Board of Directors

The name of each member of the Corporation's Board of Directors is:

Richard DeLopez

The affairs of the Corporation shall be managed by a Board of Directors consisting of no less than one director. The number of directors may be increased or decreased from time to time in accordance with the Bylaws of the Corporation. The election of directors shall be done in accordance with the Bylaws. The directors shall be protected from personal liability to the fullest extent permitted by applicable law.

Corporate Creations International Inc. 941 Fourth Street Miami Beach FL 33139 (305) 672-0686 OS SEP 29 PH 6: 43

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Article V. Officers. The Corporation's officers are:

President

Richard DeLopez

Secretary

Richard DeLopez

Treasurer

Richard DeLopez

Article VI. Capital Stock

The Corporation shall have the authority to issue 2,000 shares of common stock, par value \$.01 per share.

Article VII. Incorporator

The name and address of the incorporator is:
Corporate Creations International Inc.
941 Fourth Street
Miami Beach FL 33139

Corporate Creations International Inc. 941 Fourth Street Miami Beach FL 33139 (305) 672-0686

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Article VIII. Corporate Existence

These Articles of Incorporation shall become effective and the corporate existence will begin on September 29, 2005.

The undersigned incorporator executed these Articles of Incorporation on September 29, 2005.

CORPORATE CREATIONS INTERNATIONAL INC.
Franco E. Cammarata Vice President and Counsel

by D. Stoutt as attorney-in-fact

Corporate Creations international Inc. 941 Fourth Street Miami Beach FL 33139 (305)*672-0686

CERTIFICATE OF DESIGNATION REGISTERED AGENT/OFFICE

CORPORATION: IFG Holdings Inc.

REGISTERED AGENT/OFFICE: Richard DeLopez 6339 Hollandaire Drive Boca Raton FL 33433



I agree to act as registered agent to accept service of process for the corporation named above at the place designated in this Certificate. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.

RICHARD DELOPEZ by D. Stoutt as attorney-in-fact

Date: September 29, 2005

Corporate Creations International Inc. 941 Fourth Street Miami Beach FL 33139 (305) 672-0686