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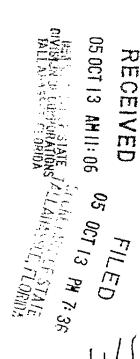
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CORPORATION NAME(S) & DOCUME	ENT NUMBER(S), (if known):
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	Photocopy
NEW FILINGS	AMENDMENTS
Profit Not for Profit Limited Liability Domestication Other	Amendment Resignation of R.A., Officer/Director Change of Registered Agent Dissolution/Withdrawal Merger
OTHER FILINGS	REGISTRATION/QUALIFICATION
Annual Report Fictitious Name	Foreign Limited Partnership Reinstatement Trademark Other
	Examiner's Initials

CR2E031(7/97)

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.

ARTICLE I - NAME

The name of the corporation shall be:

MERCHANT FINANCIAL SERVICES, INC.

ARTICLE II - PRINCIPAL OFFICE

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

4759 PALM AVENUE - Suite 169 HiALEAG, FLORIDA 33012

ARTICLE III -SHARES

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

100

ARTICLES IV -INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

MARCELINO A. MARTIN 4759 PALM AUENUE-Suite 169 HIALEAH, FLORIDA 33012

ARTICLE V - INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is:

MARCELINO A. MARTIN

4759 PALM AVENUE

HIALEAN, FLORIDA 33012

The undersigned incorporator has executed these Articles of Incorporation this 12th day of October 2005

ARTICLE VI- DIRECTOR(S)

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

MARCELINO A. MARTIN - PRESIDENT 4759 PALM AVENUE

HialEAh, Florida 33012

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT / REGISTERED OFFICE

Having been named as Registered Agent and to accept service of process for the above stated corporation at 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 statutes related to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as Registered Agent.