

**Electronic Articles of Incorporation
For**

P05000153169
FILED
November 18, 2005
Sec. Of State
jshivers

J&M FINANCIAL & TAX SERVICES 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:

J&M FINANCIAL & TAX SERVICES INC.

Article II

The principal place of business address:

2851 CR 210 W
SUITE 109
JACKSONVILLE, FL. US 32092

The mailing address of the corporation is:

2851 CR 210 W
SUITE 109
JACKSONVILLE, FL. US 32092

Article III

The purpose for which this corporation is organized is:

DOING BUSINESS AS A H&R BLOCK FRANCHISE. CONDUCT FINANCIAL SERVICES, INCLUDING TAX PREPARATIONS, ELECTRONIC TAX FILING, REFUND ANTICIPATION LOANS AND SELLING SUCH OTHER PRODUCTS AND SERVICES AS ARE OFFERED BY H&R BLOCK

Article IV

The number of shares the corporation is authorized to issue is:

100

Article V

The name and Florida street address of the registered agent is:

MARY A PANARIELLO
1122 GARRISON DRIVE
ST. AUGUSTINE, FL. 32092

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: MARY PANARIELLO

Article VI

The name and address of the incorporator is:

MARY PANARIELLO
1122 GARRISON DRIVE
ST. AUGUSTINE, FL 32092

Incorporator Signature: MARY PANARIELLO

Article VII

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

Title: P
MARY A PANARIELLO
1122 GARRISON DRIVE
ST. AUGUSTINE, FL. 32092 US

Title: P
ANTHONY J PANARIELLO
1122 GARRISON DRIVE
ST. AUGUSTINE, FL. 32092 US