Electronic Articles of Incorporation For

P06000052732 FILED April 13, 2006 Sec. Of State jshivers

ABD FINANCIAL 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: ABD FINANCIAL SERVICES, INC

Article II

The principal place of business address:

5802 HAFER LN ORLANDO, FL. US 32808

The mailing address of the corporation is:

PO BOX 683466 ORLANDO, FL. US 32868

Article III

The purpose for which this corporation is organized is: MORTGAGE BROKER BUSINESS

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:

ALTHEA Y WILLIAMS 5802 HAFER LN ORLANDO, FL. 32808 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ALTHEA WILLIAMS

Article VI

The name and address of the incorporator is:

ALTHEA WILLIAMS 5802 HAFER LN

ORLANDO, FL 32808

Incorporator Signature: ALTHEA WILLIAMS

Article VII

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

Title: PRES ALTHEA Y WILLIAMS 5802 HAFER LN ORLANDO, FL. 32808 US

Article VIII

The effective date for this corporation shall be:

04/07/2006