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Fax Number : (850)205-0381

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From:

Account Name : A 1 A CORPORATE SERVICES, INC.

Account Number : 120010000247 Phone : (800) 494-3124

Fax Number

: (305)675-2811

FLORIDA PROFIT/NON PROFIT CORPORATION

HIGHER GROUND FINANCIAL SERVICES INC.

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Florida Dept of State



June 7, 2006

FLORIDA DEPARTMENT OF STATE
Division of Corporations

A 1 A CORPORATE SERVICE

SUBJECT: HIGHER GROUND FINANCIAL SERVICES INC.

REF: W06000026051

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ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

ARTICLE I NAME

The name of the corporation shall be:

HIGHER GROUND FINANCIAL SERVICES INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailing address is :

2243 ROYAL POINCIANA BLVD.

MELBOURNE, FLORIDA 32935

ARTICLE III PURPOSE

The purpose for which the corporation is organized is to engage in any activity business permitted under the laws of the State of Florida.

ARTICLE IV SHARES

The number of shares of stock is:

1,500 COMMON SHARES PAR VALUE \$0.01

ARTICLE V INITIAL OFFICERS / DIRECTORS

The name(s), address(es), and title(s) of the directors and officers is/are:

DIRECTOR:

MARY M. ALLBRIGHT

2243 ROYAL POINCIANA BLVD.

MELBOURNE, FLORIDA 32935

SECRETARY OF STATE

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PAGE 2 HIGHER GROUND FINANCIAL SERVICES INC.

ARTICLE VI REGISTERED AGENT

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

A1A REGISTERED AGENT INC.

92 SADBERRY ROAD

QUINCY, FL. 32351

ARTICLE VII INCORPORATOR

The name and Florida street address of the incorporator is:

MARY M. ALLBRIGHT

2243 ROYAL POINCIANA BLVD.

MELBOURNE, FLORIDA 32935

Having been named as registered agent to accept service of process for the above corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.

A1A REGISTERED AGENT / REGISTERED AGENT

06-06-06

DATE

MARY M. ALLBRIGHT/ INCORPORATOR