

**Electronic Articles of Incorporation
For**

P06000098380
FILED
July 27, 2006
Sec. Of State
clewis

Y & B FINANCIAL 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:

Y & B FINANCIAL INC

Article II

The principal place of business address:

1365 SW 106TH AVE
PEMBROKE PINES, FL. 33025

The mailing address of the corporation is:

1365 SW 106TH AVE
PEMBROKE PINES, FL. 33025

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

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

1000

Article V

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

YOLANDA BREWER
1365 SW 106TH AVE
PEMBROKE PINES, FL. 33025

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

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Registered Agent Signature: YOLANDA BREWER

Article VI

The name and address of the incorporator is:

DECENZEO WHITEHEAD
19953 NW 2ND AVE
202
MIAMI, FL 33169

Incorporator Signature: DECENZEO WHITEHEAD

Article VII

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

Title: P
YOLANDA BREWER
1365 SW 106TH AVE
PEMBROKE PINES, FL. 33025

Article VIII

The effective date for this corporation shall be:

07/25/2006