Electronic Articles of Incorporation For

P06000117212 FILED September 12, 2006 Sec. Of State jshivers

M & O 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:

M & O FINANCIAL SERVICES INC

Article II

The principal place of business address:

3501 W VINE STREET SUITE 262 KISSIMMEE, FL. 34741

The mailing address of the corporation is:

3501 W VINE STREET SUITE 262 KISSIMMEE, FL. 34741

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: 100

Article V

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

NANCY VILLAMIL 3501 W. VINE STREET 290 KISSIMMEE, FL. 34741 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: NANCY VILLAMIL

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Article VI

The name and address of the incorporator is:

MAURICE ORESTE 3501 W VINE STREET 262 KISSIMMEE, FL 34741

Incorporator Signature: MAURICE ORESTE

Article VII

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

Title: P MAURICE ORESTE 3501 W VINE STREET SUITE 262 KISSIMMEE, FL. 34741

Title: VP JOSEFINA CALDERON 3501 W VINE STREET SUITE 290 KISSIMMEE, FL. 34741

Title: TR MARIA MARTINEZ 3098 STILLWATER DR, KISSIMMEE, FL. 34743

Title: S MARIA MARTINEZ 3098 STILLWATER DRIVE KISSIMMEE, FL. 34743

Article VIII

The effective date for this corporation shall be: 09/12/2006