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To:

Division of Corporations

Fax Number : (850)205-0381

From:

Account Name : BERRIZ & GIRALDO P.A.

Account Number : IJ9990000017

Phone : (305) 485-9300

Fax Number

: (305)485-1098

FLORIDA PROFIT/NON PROFIT CORPORATION

CUTLER FINANCIAL, CORP.

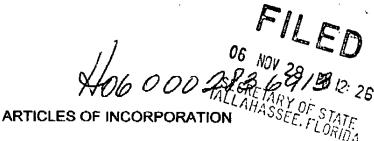
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Page Count	05
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Electronic Filing Menu

Corporate Filing Menu

Help

11/28/2006



OF

CUTLER FINANCIAL, CORP.

THE UNDERSIGNED, has executed the following document as incorporator of the above name corporation, a corporation organized under the laws of the State of Florida, and all rights, duties and obligations of the undersigned as incorporate, and those of the corporation, are to be determined in accordance with the law of the State of Florida.

ARTICLE I

The name of this corporation shall be:

CUTLER FINANCIAL, CORP.

ARTICLE II

This corporation shall commence existence upon the filing of these Articles of Incorporation by the Department of State, State of Florida, and shall have perpetual existence.

ARTICLE III

The general nature of the business and objects and purposed to be transacted and carried on by this corporation are to do any and all of the things herein mentioned, as fully and to the same extent as natural persons might do, viz:

- (1) Transact any and all lawful business.
- (2) Said corporation shall further have powers: To have perpetual succession by its corporate

name:

CUTLER FINANCIAL, CORP.

CLARA GIRALDO P.A. 4080 SW 84 AVENUE SUITE C MIAMI, FL 33155

PH.: (305) 485-9300

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ARTICLE IV

The aggregate number of shares which the corporation shall have authority to issue is the total sum of 50 shares, having an individual par value of \$10.00

Unless otherwise stated in these articles, or in an amendment to these articles, there shall be only one (1) class of stock of this corporation.

ARTICLE V

The street address of the initial registered office and the name of the initial Resident Agent of this corporation shall be:

OMAR HERNANDEZ 2950 NW 33 AVE MIAMI, FL. 33142

The principal office shall be:

2950 NW 33 AVE MIAMI, FL. 33142

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ARTICLE VI

The initial Board of Directors shall consist of a total of **TWO(02)** person, and the name and address of the person who is to serve as an initial director is:

OMAR HERNANDEZ 2950 NW 33 AVE MIAMI, FL. 33142 PRESIDENT

JESUS LA ROSA 2950 NW 33 AVE MIAMI, FL. 33142

PRESIDENT

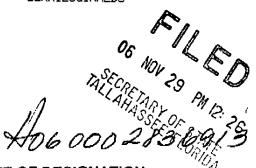
The name and address of the incorporator executing these Articles of Incorporation is

OMAR HERNANDEZ 2950 NW 33 AVE MIAMI, FL. 33142

IN WITNESS WHEREOF, the undersigned incorporator has (ve) executed these Articles of Incorporation this 28 NOVEMBER 2006.

OMAR HERNANDEZ

Hob 000 2836913.



CERTIFICATE OF DESIGNATION REGISTERED AGENT / REGISTERED OFFICE

Pursuant to the provision of sections 607.0501 or 617.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, Submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The Name of the corporation is:

CUTLER FINANCIAL, CORP.

2. The Name and Address of the registered agent and office is

OMAR HERNANDEZ 2950 NW 33 AVE MIAMI, FL, 33142

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES. AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

SIGNATURE

Dated: NOVEMBER 28, 2006.