Electronic Articles of Incorporation For

P07000005552 FILED January 12, 2007 Sec. Of State jshivers

GILGAL FINANCIAL GROUP, 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: GILGAL FINANCIAL GROUP, INC.

Article II

The principal place of business address:

3500 CORAL WAY 101 MIAMI, FL. 33145

The mailing address of the corporation is:

3500 CORAL WAY 101 MIAMI, FL. 33145

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: 10000

Article V

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

CARLOS I BANDRES 3500 CORAL WAY 101 MIAMI, FL. 33145 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: CARLOS I. BANDRES

Article VI

The name and address of the incorporator is:

CARLOS I. BANDRES 3500 CORAL WAY 101 MIAMI, FL 33145

Incorporator Signature: CARLOS I. BANDRES

Article VII

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

Title: P CARLOS I BANDRES 3500 CORAL WAY, SUITE 101 MIAMI, FL. 33145

Title: VP CIRO A BANDRES 3500 CORAL WAY, SUITE 101 MIAMI, FL. 33145

Title: S JUANA PINTO 3500 CORAL WAY, SUITE 101 MIAMI, FL. 33145

Title: T MELVA PENDERGRAF 3500 CORAL WAY, SUITE 101 MIAMI, FL. 33145

Article VIII

The effective date for this corporation shall be:

01/12/2007