

**Electronic Articles of Incorporation  
For**

**P07000044956  
FILED  
April 12, 2007  
Sec. Of State  
Ipooe**

PANDA 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:

PANDA FINANCIAL GROUP, INC.

**Article II**

The principal place of business address:

8098 JUNIPER RD  
OCALA, FL. 34480

The mailing address of the corporation is:

8098 JUNIPER RD  
OCALA, FL. 34480

**Article III**

The purpose for which this corporation is organized is:

THIS COMPANY WILL BE A FINANCIAL COMPANY THAT PROVIDES  
INSURANCE, MORTGAGE LENDING AND CREDIT CONSULTING.

**Article IV**

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

100,000

**Article V**

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

BRANDY S WILLIAMS  
8098 JUNIPER RD  
OCALA, FL. 34480

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

**P07000044956**  
**FILED**  
**April 12, 2007**  
**Sec. Of State**  
**Ipoole**

Registered Agent Signature: BRANDY S. WILLIAMS

### **Article VI**

The name and address of the incorporator is:

BRANDY S. WILLIAMS  
8098 JUNIPER RD

OCALA, FL 34480

Incorporator Signature: BRANDY S. WILLIAMS

### **Article VII**

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

Title: CEO  
BRANDY S WILLIAMS  
8098 JUNIPER RD  
OCALA, FL. 34480

### **Article VIII**

The effective date for this corporation shall be:

04/18/2007