

**Electronic Articles of Incorporation
For**

P07000067196
FILED
June 07, 2007
Sec. Of State
thampton

SMARTER FINANCE 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:
SMARTER FINANCE INC.

Article II

The principal place of business address:
555 W. GRANADA BLVD.
G-1
ORMOND BEACH, FL. US 32174

The mailing address of the corporation is:
555 W. GRANADA BLVD.
G-1
ORMOND BEACH, FL. US 32174

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:
1,000

Article V

The name and Florida street address of the registered agent is:
STEVEN P KNOX
555 W. GRANADA BLVD.
G-1
ORMOND BEACH, FL. 32174

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

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Registered Agent Signature: STEVEN P. KNOX

Article VI

The name and address of the incorporator is:

STEVEN P. KNOX
555 W. GRANADA BLVD.
G-1
ORMOND BEACH, FL 32174

Incorporator Signature: STEVEN P. KNOX

Article VII

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

Title: P
STEVEN P KNOX
555 W. GRANADA BLVD. G-1
ORMOND BEACH, FL. 32174 US

Article VIII

The effective date for this corporation shall be:

06/08/2007