

**Electronic Articles of Incorporation
For**

P07000110603
FILED
October 08, 2007
Sec. Of State
jshivers

PH 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:

PH FINANCIAL SERVICES INC.

Article II

The principal place of business address:

444 BRICKEL AVENUE
SUITE 51103
MIAMI, FL. 33131

The mailing address of the corporation is:

444 BRICKEL AVENUE
SUITE 51103
MIAMI, FL. 33131

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 SHARES W. PAR VALUE OF \$ 1,000

Article V

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

FRANK W RICCI
269 GIRALDA AVENUE
SUITE 205
CORAL GABLES, FL. 33134

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

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Registered Agent Signature: FRANK W. RICCI

Article VI

The name and address of the incorporator is:

RICHARD E. WALTERS
269 GIRALDA AVENUE
SUITE 100
CORAL GABLES, FL 33134

Incorporator Signature: RICHARD E. WALTERS

Article VII

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

Title: P
PETER SCHOENHABER
ANDALUCIA # 14
ALGAROBO COSTA, ES. 29750 ES

Article VIII

The effective date for this corporation shall be:

10/05/2007