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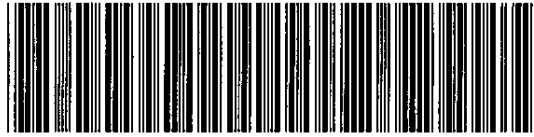
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W07-47249



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09/21/07--01020--004 \*\*78.50

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J 11/14/07

Lester Montalban  
904 NW 106 Avenue Circle  
Miami, FL 33172  
September 10, 2007

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Office of the Secretary of State  
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Division of Corporations  
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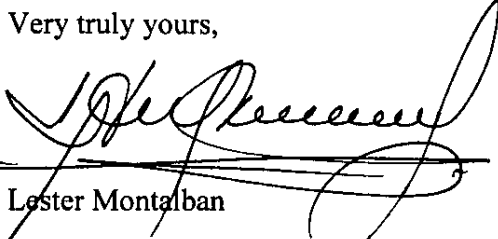
Re: Financia Factoring, Inc.

Gentlemen:

Enclosed please find an original and one copy of the Articles of Incorporation of Finacia Factoring, Inc. together with a check for \$78.50.

Kindly file this corporation.

Very truly yours,



Lester Montalban



FLORIDA DEPARTMENT OF STATE  
Division of Corporations

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DIVISION OF CORPORATIONS

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September 24, 2007

LESTER MONTALBAN  
904 NW 106 AVENUE CIRCLE  
MIAMI, FL 33172

SUBJECT: FINANCIA FACTORING, INC.  
Ref. Number: W07000047249

We have received your document for FINANCIA FACTORING, INC. and your check(s) totaling \$78.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The effective date is not acceptable since it is not within five working days of the date of receipt.

Please return the corrected original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6973.

Claretha Golden  
Document Specialist  
New Filing Section

Letter Number: 907A00055987

**EFFECTIVE DATE.**  
11/7/07

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**ARTICLES OF INCORPORATION  
OF  
Financia Factoring, Inc.**

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

**ARTICLE I NAME**

The name of this corporation is Financia Factoring, Inc..

**ARTICLE II**

**NATURE OF THE BUSINESS**

This corporation shall have the power to transact or engage in any business permitted under the laws of the United States and of the State of Florida.

**ARTICLE III**

**CAPITAL STOCK**

The capital stock of this corporation shall consist of 7,500 shares of common stock having a par value of One (\$1.00) Dollar per share. All of said stock shall be issued only for cash or other property or for services at a just valuation as shall be determined by the Board of Directors.

**ARTICLE IV**

**INITIAL CAPITAL**

The amount of capital with which this corporation shall commence business shall be not less than One Hundred (\$100.00) Dollars.

**ARTICLE V**

**TERM OF EXISTENCE**

This corporation shall have perpetual existence.

## ARTICLE VI INITIAL ADDRESS

The initial address of the principal place of business of this corporation in the State of Florida shall be 900 NW 106 Avenue Circle, Miami, FL 33172. The Board of Directors may at any time and from time to time move the principal office of this corporation to any location within or without the State of Florida.

## ARTICLE VII

### DIRECTORS

The business of this corporation shall be managed by its Board of Directors. the number of such directors shall be not be less than one (1) and, subject to such minimum may be increased or decreased from time to time in the manner provided in the By-Laws. The number of persons constituting the initial Board of Directors shall be one.

## ARTICLE VIII

### INITIAL DIRECTORS

The names and addresses of the initial Board of Directors are as follows:

Barney Vaughan	900 NW 106 Avenue Circle Miami, FL 33172
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## ARTICLE IX

### SUBSCRIBER

The name and address of the person signing these Articles of Incorporation as subscriber is:

Lester Montalban  
904 NW 106 Avenue Circle  
Miami, FL 33172

## ARTICLE X

### VOTING FOR DIRECTORS

The Board of Directors shall be elected by the Stockholders of the corporation at such time and in such manner as provided in the By-Laws.

#### ARTICLE XI

#### CONTRACTS

No contract or other transaction between this corporation and any person, firm or corporation shall be affected by the fact that any officer or director of this corporation is such other party or is, or at some time in the future becomes, an officer, director or partner of such other contracting party, or has now or hereafter a direct or indirect interest in such contract.

#### ARTICLE XII

#### INDEMNIFICATION OF OFFICERS AND DIRECTORS

This corporation shall have the power, in its By-Laws or in any resolution of its stockholders or directors, to undertake to indemnify the officers and directors of this corporation against any contingency or peril as may be determined to be in the best interests of this corporation, and in conjunction therewith, to procure, at this corporation's expense, policies of insurance.

#### ARTICLE XIII

#### RESTRAINT ON ALIENATION

The stockholders of this corporation shall have the power to include in the By-Laws, or adopt resolutions by a two-thirds (2/3) majority any regulatory or restrictive provision regarding the proposed sale, transfer or other disposition of the corporation's stock by its stockholders or in the event of the death of any stockholder. Said restrictions shall be binding upon third parties with actual knowledge thereof or if the same, or notice of the same, shall be plainly written upon the certificate evidencing ownership of the stock.

#### ARTICLE XIV

AMENDMENT

Except as may be provided in the By-Laws of this corporation to the contrary, these Articles of Incorporation may be amended by the affirmative vote of a majority of the Board of Directors and by the affirmative vote of the holders of not less than two-thirds (2/3) of the then outstanding stock of the corporation.

ARTICLE XV

RESIDENT AGENT

The name and address of the initial resident agent of this corporation is:

Lester Montalban  
904 NW 106 Avenue Circle  
Miami, FL 33172

ARTICLE XVI

EFFECTIVE DATE


The effective date of this corporation shall be the date upon which these articles of incorporation were executed by the incorporator.

ARTICLE XVII

WAIVER OF FS. 607.0901 AND F.S. 607.0902

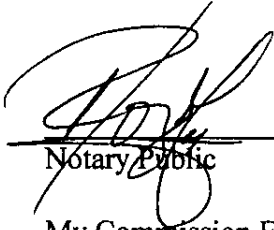
This corporation expressly waives the provisions of FS. 607.0901 and F.S. 607.0902 and elects not to be governed thereby.

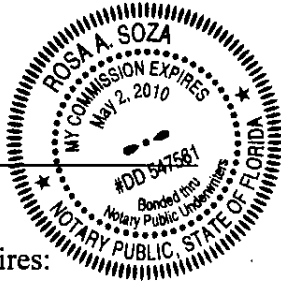
IN WITNESS WHEREOF, I have hereunto subscribed to and executed these Articles of Incorporation this 7<sup>th</sup> day of November, 2007.

  
\_\_\_\_\_  
Lester Montalban Subscriber  
*LESTER MONTALBAN*

Subscribed and Sworn to this  
7<sup>th</sup> day of November, 2007

Before me:

  
\_\_\_\_\_  
Notary Public



My Commission Expires:

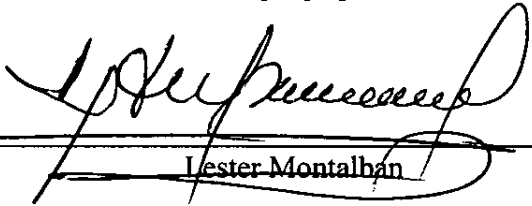


CERTIFICATE DESIGNATING PLACE OF BUSINESS OR  
DOMICILE FOR SERVICE OF PROCESS WITHIN THIS STATE  
NAMING THE AGENT UPON WHOM PROCESS MAY BE SERVED

In pursuance of Chapter 48.091 of the Florida Statutes, the following is submitted:

Financia Factoring, Inc. desiring to organize a corporation under the laws of the State of Florida with its principal place of business as stated in its Articles of Incorporation has named Lester Montalban located at 904 NW 106 Avenue Circle, Miami, FL 33172 as its agent upon whom process may be served within this state.

Having been named to accept service of process for the above-stated corporation, I hereby accept to act in this capacity and to comply with the provisions of the Act relative to keeping open said office.

  
\_\_\_\_\_  
Lester Montalban

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