Electronic Articles of Incorporation For

P08000071452 FILED July 30, 2008 Sec. Of State jshivers

SMART EXCHANGE OF PANAMA, 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:

SMART EXCHANGE OF PANAMA, INC.

Article II

The principal place of business address: 5354 - 10TH AVENUE NORTH SAINT PETERSBURG, FL. 33710

The mailing address of the corporation is:

5354 - 10TH AVENUE NORTH SAINT PETERSBURG, FL. 33710

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: 1000

Article V

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

ROBERT M ROBINSON 300 - 31ST ST. N. SUITE 215 SAINT PETERSBURG, FL. 33713 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ROBERT M. ROBINSON

Article VI

The name and address of the incorporator is:

MICHAEL K. SMART 5354 - 10TH AVENUE NORTH

SAINT PETERSBURG, FLORIDA 33710

Incorporator Signature: MICHAEL K. SMART

Article VII

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

Title: P IZANETH B SANCHEZ 5354 - 10TH AVENUE NORTH SAINT PETERSBURG, FL. 33710

Title: VP MICHAEL K SMART 5354 - 10TH AVENUE NORTH SAINT PETERSBURG, FL. 33710

Article VIII

The effective date for this corporation shall be: 07/29/2008