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DIVISION OF CORPORATION

FLORIDA PROFIT/NON PROFIT CORPORATION

NORWOOD FINANCIAL SERVICES, INC.

Certificate of Status	1
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**ARTICLES OF INCORPORATION
OF
NORWOOD FINANCIAL SERVICES, INC.**

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

ARTICLE I - CORPORATE NAME AND ADDRESS

The name and address of the corporation is:

NAME: NORWOOD FINANCIAL SERVICES, INC.

PHYSICAL ADDRESS: 6478 LONG BREEZE RD ORLANDO, FL 32810

MAILING ADDRESS: 6478 LONG BREEZE RD ORLANDO, FL 32810

ARTICLE II - DURATION

This corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE III - PURPOSE

The corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue 1000 shares of (One) Dollar(s) (\$1.00) par value Common Stock, which shall be designated "Common Shares."

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The name and street address of the Initial Registered Agent of this Corporation is:

Name: EUNICE C. NORWOOD

Address: 6478 LONG BREEZE RD

City: ORLANDO, FL 32810

This corporation shall have ONE (1) director(S) initially. The number of directors may be either increased or diminished from time to time by the By-laws, but shall never be less than one (1). The name and address of the initial director(s) of the corporation are as follows:

Name: EUNICE C. NORWOOD, PRESIDENT

Address: 6478 LONG BREEZE RD

City: ORLANDO, FL 32810

The name and address of the person signing these articles of Incorporation are as follows:

Name: EUNICE C. NORWOOD

Address: 6478 LONG BREEZE RD

City: ORLANDO, FL 32810
