Electronic Articles of Incorporation For

P09000043703 FILED May 18, 2009 Sec. Of State dwhite

CREF ADVISORS, 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:

CREF ADVISORS, INC.

Article II

The principal place of business address:

3301 NW BOCA RATON BLVD. 100 BOCA RATON, FL. 33431

The mailing address of the corporation is:

3301 NW BOCA RATON BLVD. 100 BOCA RATON, FL. 33431

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:

ASSOCIATED CORPORATE SERVICES, LLC 6111 BROKEN SOUND PARKWAY NW SUITE 200 BOCA RATON, FL. 33487

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

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Registered Agent Signature: DANIEL KASKEL

Article VI

The name and address of the incorporator is:

DANIEL KASKEL, ESQ. 6111 BROKEN SOUND PARKWAY NW SUITE 200 BOCA RATON, FL 33487

Incorporator Signature: DANIEL KASKEL

Article VII

The effective date for this corporation shall be:

05/15/2009