P09000059476

(Re	equestor's Name)	
(Ad	ldress)	
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(Cit	ty/State/Zip/Phone	e #)
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Amond, 103/4/10

COVER LETTER

TO: Amendment Section Division of Corporations

SUBJECT: Smith Capital Advisors, Inc.			
Name of Limited Liability Company			
Dear Sir or Madam:			
The enclosed Articles of Amendment and fee(s) a	re submitted for filing.		
Please return all correspondence concerning this r	natter to the following:		
Seth Schwartz, Esquire			
Name of Person			
The Schwartz Law Group, P.A. Firm/Company	<u></u>		
10365 Hood Road South, Suite 105 Address	 .		
Jacksonville, FL 32257			
City/State and Zip Code	—		
seth@flattorney.net E-mail address: (to be used for future annual rep	oort notification)		
For further information concerning this matter, ple	ease call·		
To rather information concerning this matter, pic	Jase Can.		
Seth Schwartz, Esquire at (904) 292-6			
Name of Person Area Code & Da	ytime Telephone Number		
SSTREET/COURIER ADDRESS:	MAILING ADDRESS:		
Amendment Section	Amendment Section		
Division of Corporations	Division of Corporations		
Cliffon Building	P.O. Box 6327		
2661 Executive Center Circle	Tallahassee, Florida 32314		
Amendment Section Division of Corporations Cliffon Building 7 2661 Executive Center Circle Tallahassee, Florida 32301			
Enclosed is a check for the following amou	unt: \$35 Filing Fee		



February 11, 2010

SETH SCHWARTZ, ESQUIRE THE SCHWARTZ LAW GROUP 10365 HOOD RD S - STE. 105 JACKSONVILLE, FL 32257-3260

SUBJECT: SMITH CAPITAL ADVISORS INC.

Ref. Number: P09000059476

We have received your document for SMITH CAPITAL ADVISORS INC. and your check(s) totaling \$35.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The application/form submitted does not meet the requirements of this office; please complete the attached application/form.

Please return 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) 245-6964.

Irene Albritton
Regulatory Specialist II

Letter Number: 610A00003545

ARTICLES OF AMENDMENT TO ARTICLES OF INCORPORATION OF



Smith Capital Advisors, Inc.			
(Name of the Corporation as it now appears on our records.)			
(A Florida Corporation)			

	•
The Articles of Incorporation for this Corporation were document numberP09000059476	e filed on July 13, 2009, and assigned Florida
This amendment is submitted to amend the following:	
Name of Corporation Office Address/Mailing Address Registered Office Address Incorporator Office Address	
A. New Name of the Corporation:	The Palms Financial Group, Inc.
B. New Principal Office Address:	4651 Salisbury Road, Suite 424 Jacksonville, FL 32256
C. New Mailing Address:	4651 Salisbury Road, Suite 424 Jacksonville, FL 32256
D. New Registered Agent Office Address:	4651 Salisbury Road, Suite 424 Jacksonville, FL 32256
New Registered Agent's Signature, if changing Regi	stered Agent:
I hereby accept the appointment as registered agent. I of the position.	am familiar with and accept the obligations
N/A	
Signature of New Registered Agent	

Title, Na	ame, and Address of each Office	r or Director being Added or Remo	ved:
Title	Name	Address	Type of Action
<u>N/A</u>		 	
	•		
E. Amer	nded or Added Articles:		<u>N/A</u>
F. Amer	ndment for Exchange, Reclassific	cation, or Cancellation of Shares:	<u>N/A</u>
Date of	each Amendment's Adoption:	2/10/2010	
Effective	e Date:	N/A	
	ndment(s) were adopted by the incase as not required.	corporators without shareholder action	and shareholder
Dated: _	March 1, 2010.		
		ident, or other Officer, or by Incorpor ector or Officer Selected	ator
	JOSEPH L. SM		
	Typed or	printed name of signee	
	PRESIDENT		
	•	Title of signee	