

**Electronic Articles of Incorporation
For**

P09000077585
FILED
September 17, 2009
Sec. Of State
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CONCEPTS IN FINANCE, 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:

CONCEPTS IN FINANCE, INC.

Article II

The principal place of business address:

1515 S. FEDERAL HWY
SUITE 113
BOCA RATON, FL. US 33432

The mailing address of the corporation is:

1515 S. FEDERAL HWY
SUITE #113
BOCA RATON, FL. US 33432

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:

STEPHEN T PALMER
1730 S. FEDERAL HWY
#296
BOCA RATON, FL. 33483

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

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Registered Agent Signature: STEPHEN T. PALMER

Article VI

The name and address of the incorporator is:

ADAM HRIBAR
1515 S. FEDERAL HWY
SUITE #113
BOCA RATON, FL 33432

Incorporator Signature: ADAM HRIBAR

Article VII

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

Title: P
ADAM HRIBAR
1515 S. FEDERAL HWY #113
BOCA RATON, FL. 33432 US

Article VIII

The effective date for this corporation shall be:

09/15/2009