Electronic Articles of Incorporation For

P10000018063 FILED March 01, 2010 Sec. Of State dwhite

KTM FINANCIAL HOLDINGS, 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: KTM FINANCIAL HOLDINGS, INC.

Article II

The principal place of business address: 1040 BAYVIEW DRIVE SUITE 610 FT. LAUDERDALE, FL. US 33304

The mailing address of the corporation is:

1040 BAYVIEW DRIVE SUITE 610 FT. LAUDERDALE, FL. US 33304

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: 100

Article V

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

S. THOMAS ABRAHAM 1040 BAYVIEW DR SUITE 610 FT. LAUDERDALE, FL. 33304 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: S. THOMAS ABRAHAM

Article VI

The name and address of the incorporator is:

DAVID B. LANTER 2101 NW CORPORATE BLVD. #317

BOCA RATON, FL 33431

Incorporator Signature: DAVID B. LANTER

Article VII

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

Title: P S. THOMAS ABRAHAM 1040 BAYVIEW DRIVE SUITE 610 FT. LAUDERDALE, FL. 33304 US

Title: VP CLEMENCE FIAGOME 1040 BAYVIEW DRIVE SUITE 610 FT. LAUDERDALE, FL. 33304 US