Electronic Articles of Incorporation For

P10000054753 FILED June 30, 2010 Sec. Of State jshivers

THE SMART INSURANCE AND FINANCIAL SERVICES 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:

THE SMART INSURANCE AND FINANCIAL SERVICES INC.

Article II

The principal place of business address:

5950 W. OAKLAND PARK BLVD. SUITE 118 LAUDERHILL, FL. 33313

The mailing address of the corporation is:

5950 W. OAKLAND PARK BLVD. SUITE 118 LAUDERHILL, FL. 33313

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: 10000

Article V

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

JEROME O MCLEAN 6436 NW 53 STREET LAUDERHILL, FL. 33319 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JEROME MCLEAN

Article VI

The name and address of the incorporator is:

JEROME MCLEAN 6436 NW 53 STREET

LAUDERHILL FL 33319

Incorporator Signature: JEROME MCLEAN

Article VII

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

Title: P GLOSSIM M HOWE JONES 5950 W. OAKLAND PARK BLVD. # 118 LAUDERHILL, FL. 33313 US

Title: VP JEROME O MCLEAN 6436 NW 53 STREET LAUDERHILL, FL. 33319 US

Article VIII

The effective date for this corporation shall be:

06/30/2010