

**Electronic Articles of Incorporation
For**

P11000037435
FILED
April 18, 2011
Sec. Of State
scollins

KARAMCHAND 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:

KARAMCHAND FINANCIAL SERVICES, INC.

Article II

The principal place of business address:

5235 NW 181 TERRACE
MIAMI GARDENS, FL. 33055

The mailing address of the corporation is:

5235 NW 181 TERRACE
MIAMI GARDENS, FL. 33055

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:

TRUST ADVISORS CORPORATION
16191 NW 57TH AVENUE
MIAMI, FL. 33014

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

Registered Agent Signature: DAVID W SOUTHWELL

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Article VI

The name and address of the incorporator is:

JAWAHAR KARAMCHAND
5235 NW 181 TERRACE

MIAMI GARDENS, FL 33055

Electronic Signature of Incorporator: JAWAHAR KARAMCHAND

I am the incorporator submitting these Articles of Incorporation and affirm that the facts stated herein are true. I am aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S. I understand the requirement to file an annual report between January 1st and May 1st in the calendar year following formation of this corporation and every year thereafter to maintain "active" status.

Article VII

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

Title: PD
JAWAHAR KARAMCHAND
5235 NW 181 TERRACE
MIAMI GARDENS, FL. 33055

Article VIII

The effective date for this corporation shall be:

04/18/2011