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FLORIDA PROFIT/NON PROFIT CORPORATION HORIZON FINANCE HOLDINGS, INC.

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ARTICLES OF INCORPORATION

FOR

HORIZON FINANCE HOLDINGS, INC.

The undersigned, acting as incorporator under the Florida Business Corporation Act, adopts the following Articles of Incorporation for HORIZON FINANCE HOLDINGS, INC.

- 1. The name of the corporation is HORIZON FINANCE HOLDINGS, INC.
- 2. The principal office address of the corporation is 185 NW Spanish River Blvd., Suite 220, Boca Raton, FL 33431.
- 3. The mailing address of the corporation is P.O. Box 489, Ft. Lauderdale, Florida 33302.
- 4. The corporation shall have authority to issue 1,000 shares of stock, all of one class with a par value of \$.01 per share.
- 5. The corporation's initial registered office is: 185 NW Spanish River Blvd., Suite 220, Boca Raton, Florida 33431. The name of the corporation's initial registered agent at this office is HCRM Corp.
- 6. The purpose of the corporation is to engage in any activity or business permitted under the laws of the United States or of the State of Florida.
 - 7. The name and address of the incorporator is:

Name	Address	ASSEE	AR 22	
HCRM Corp.	185 NW Spanish River Blvd. Suite 220 Boca Raton, Florida 33431	OF JAIE FLORIDA	AM ID: 27	M

8. The effective date of the corporate existence pursuant to section 607.0203 of the Florida Statutes shall be March 19, 2012 provided such date is within five (5) business days prior to the date of filing.

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Executed and subscribed at Boca Raton, Florida on March 20, 2012.

HCRM Corp., as Incorporator

By: Gross President

ACCEPTANCE OF REGISTERED AGENT

HCRM CORP. hereby accepts the above appointment as registered agent of HORIZON FINANCE HOLDINGS, INC. and acknowledges that it is familiar with the obligations of that position.

HCRM CORP.

Andrew M. Gross, Presiden

FILED
2012 MAR 22 AM ID: 27
SECRETARY OF STATE
TALLAHASSEE, FLORIDE,