

**Electronic Articles of Incorporation
For**

P13000056010
FILED
July 01, 2013
Sec. Of State
vherring

H&O FINANCIAL GROUP 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:

H&O FINANCIAL GROUP INC.

Article II

The principal place of business address:

1070 NE 120 ST.
BISCAYNE PARK, FL. 33161

The mailing address of the corporation is:

1070 NE 120 ST.
BISCAYNE PARK, FL. 33161

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:

PATRICK J OBRIEN JR.
1070 NE 120 ST.
BISCAYNE PARK, FL. 33161

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

Registered Agent Signature: PATRICK O'BRIEN

Article VI

The name and address of the incorporator is:

PATRICK O'BRIEN
1070 NE 120 ST.

BISCAYNE PARK FL 33161

Electronic Signature of Incorporator: PATRICK O'BRIEN

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: P
PATRICK J OBRIEN JR
1070 NE 120 ST.
BISCAYNE PARK, FL. 33161

Title: VP
SCOTT R HADEN
5654 MUIRIFIELD VILLAGE CIRCLE
LAKE WORTH, FL. 33463

Article VIII

The effective date for this corporation shall be:

06/30/2013