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SECRETARY OF STATE

MR) 11/12/13

ARTICLES OF INCORPORATION

FILED

13 NOV -8 PM 3: 41

SECRETARY OF STATE TALLAHASSEE, FLORIDA

OF

D&R Financial & Credit Services, INC.

THE UNDERSIGNED, for the purposes of forming a corporation, under the Florida General Corporation Act, do hereby adopt the following articles of incorporation.

ARTICLE ONE

The name of the Corporation is:

D&R Financial & Credit Services, INC.

ARTICLE TWO

The duration of the Corporation is perpetual.

ARTICLE THREE

The general purpose for which the corporation is organized are the following:

- A. To engage and transact any lawful business for which corporations may be incorporated under Florida General Corporation Act. No other purpose limits this general purpose in any way.
- B. To do such other things as are incidental to the purpose of the Corporation or Necessary or desirable in order to accomplish them.
- C. To engage in any and all aspects of Financial Services not limited to: Life and Health Insurance Services, Debt Settlement and Financial Planning.

ARTICLE FOUR

The aggregate number of shares which the Corporation is authorized to issue is ONE THOUSAND (1,000) SHARES of common stock with no par value.

ARTICLE FIVE

The Street address of the initial office of the corporation is:

10380 S.W. Village Center, #146 Port St Lucie, FL 34987

The name of the initial Registered Agent is:

N. M. Roberts

The address of the registered Agent is:

10380 S.W. Village Center, #146 Port St Lucie, FL 34987

ARTICLE SIX

The number of Directors consisting of the initial Board of Directors is three (3). The number of Directors may be increased from time to time in accordance with the Bylaws, but shall never be less than one (1). The name and address of each initial Director/Officer of the Corporation are as follows:

Robert Mitchell President/Secretary 10380 S.W. Village Center, #146 Port St Lucie, FL 34987

N. M. Roberts V.P./Treasurer 10380 S.W. Village Center, #146 Port St Lucie, FL 34987

Tranika Dufresne Director 10380 S.W. Village Center, #146 Port St Lucie, FL 34987

ARTICLE SEVEN

The name and address of the incorporator is as follows:

N. M. Roberts 10380 S.W. Village Center, #146 Port St Lucie, FL 34987

ARTICLE EIGHT

The Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation or any amendment thereto, and any right conferred upon the shareholders is subject to this reservation.

ARTICLE NINE

The Corporation may indemnify any present or former officer, incorporator, or director, to the full extent permitted by law.

ARTICLE TEN

The power to adopt, alter, amend and repeal the By-Laws shall be vested in the Board of Directors, but all alterations, amendments, and repeals must be approved by a majority of the Shareholders.

IN WITNESS WHEREOF, the undersigned has signed these Articles of Incorporation on this <u>5九</u> day of <u>Nov</u>, 2013

	N.M. Reberto
	N. M. Roberts Incorporator
STATE OF FLORIDA)	To the second se
COUNTY OF DADE)	Carlo San
The foregoing instrument	was acknowledge before me this _544
Day of <u>NOV</u> ., 2013, by <u>N.M.R.</u> at the time of notarization.	o sents who personally appeared before me
	NOTARY PUBLIC STATE OF FLORIDA
My commission expires:	Sign
	Print
Personally known(Type of Identificati	or produced identification <u>D. C</u> . on Produced
These Articles were prepared by:	
N. M. Roberts	
10380 S.W. Village Center, #14 Port St Lücie, FL 34987	16
	istered Agent for D&R Financial & Credit rvices, INC.
N. M. Roberts	Tour Section.
	V ROSE SMITH Notary Public, State of Florida Commission & EE 199050 My comm. expires May 18, 2016