

**Electronic Articles of Incorporation
For**

P16000064316
FILED
August 02, 2016
Sec. Of State
msolomon

REF ADVISORY 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:

REF ADVISORY INC

Article II

The principal place of business address:

8863 VACCARO COURT
NAPLES, FL. US 34119

The mailing address of the corporation is:

11535 NUCKOLS ROAD
SUITE E
GLEN ALLEN, VA. US 23059

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:

100

Article V

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

MARC F OATES PA
5515 BRYSON DRIVE
SUITE 502
NAPLES, FL. 34109

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

Registered Agent Signature: MARC F OATES ESQ

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Article VI

The name and address of the incorporator is:

MICHAEL R KATZ
11535 NUCKOLS ROAD
SUITE E
GLEN ALLEN, VA 23059

Electronic Signature of Incorporator: MICHAEL R KATZ

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: DPST
MICHAEL R KATZ
11535 NUCKOLS ROAD SUITE E
GLEN ALLEN, VA. 23059 US

Article VIII

The effective date for this corporation shall be:

08/02/2016