

**Electronic Articles of Incorporation
For**

P17000084364
FILED
October 19, 2017
Sec. Of State
mtmoon

GEMTRUST FINANCIAL, 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:

GEMTRUST FINANCIAL, INC.

Article II

The principal place of business address:

1450 BRICKELL BAY DRIVE
SUITE 1515
MIAMI, FL. US 33131

The mailing address of the corporation is:

1450 BRICKELL BAY DRIVE
SUITE 1515
MIAMI, FL. US 33131

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:

1000000

Article V

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

GEM TRUST, INC
1450 BRICKELL BAY DR
SUITE 1515
HOLLYWOOD, FL. 33020

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

Registered Agent Signature: WINGWAH ENG

Article VI

The name and address of the incorporator is:

GEMTRUST, INC.
1450 BRICKELL BAY DRIVE
SUITE 1515
MIAMI, FL 33131

Electronic Signature of Incorporator: WINGWAH ENG

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: D
GEMTRUST, INC.
1450 BRICKELL BAY DRIVE, SUITE 225
MIAMI, FL. 33131 US

Title: D
ERLY DECASTRO
1450 BRICKELL BAY DRIVE, SUITE 225
MIAMI, FL. 33131 US

Article VIII

The effective date for this corporation shall be:

10/17/2017