

**Electronic Articles of Incorporation
For**

P20000083429
FILED
October 16, 2020
Sec. Of State
msimmons

SMITH FINANCIAL INSTITUTION 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:

SMITH FINANCIAL INSTITUTION INC.

Article II

The principal place of business address:

2502 NE 11TH ST
GAINESVILLE, FLORIDA, . 32609

The mailing address of the corporation is:

2502 NE 11TH ST
GAINESVILLE, FLORIDA, . 32609

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS INVOLVING COMMUNITY
BANKING IN THE STATE OF FLORIDA. ALSO THERE OF THE
ORGANIZER LORENZO SMITH WILL CONTRIBUTE TO A
GREATER FLORIDA OF BANKING.

Article IV

The number of shares the corporation is authorized to issue is:

50

Article V

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

LORENZO K SMITH
2502 NE 11TH STREET
GAINESVILLE, FLIRIDA, FL. 32609

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

Registered Agent Signature: LORENZO SMITH

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Article VI

The name and address of the incorporator is:

LORENZO SMITH
2022 SCRUB JAY RD

APOPKA

Electronic Signature of Incorporator: LORENZO SMITH

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: CEO
LORENZO K SMITH
2502 NE 11TH ST
GAINESVILLE, FL. 32609 US

Article VIII

The effective date for this corporation shall be:

10/16/2020