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Robert H. Zenger  
9115 Pharoah Way  
Edison, NJ 08817

Office Use Only

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CORPORATION NAME(S) & DOCUMENT NUMBER(S), (if known):

1. S.E.C. Financial Group, Inc.  
(Corporation Name) (Document #)
2. \_\_\_\_\_  
(Corporation Name) (Document #)
3. \_\_\_\_\_  
(Corporation Name) (Document #)
4. \_\_\_\_\_  
(Corporation Name) (Document #)

- ☐ Walk in ☐ Pick up time \_\_\_\_\_ ☐ Certified Copy  
☐ Mail out ☐ Will wait ☐ Photocopy ☐ Certificate of Status

NEW FILINGS	
<input type="checkbox"/>	Profit
<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/ Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

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OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

DROWN JUN 19 1996

Examiner's Initials

1991 JUN 17 11:12:30  
FBI - MIAMI

**ARTICLES OF INCORPORATION  
OF  
SFI FINANCIAL GROUP, INC.**

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms a Corporation for profit under the laws of the State of Florida.

**Article I            Name and Mailing Address**

The name of this Corporation is SFI FINANCIAL GROUP, INC. and its mailing address is 9113 Paragon Way, Boynton Beach, Florida 33437.

**Article II            Nature of Business**

The general nature of business to be transacted by this business is any business or business activity permitted under the laws of the State of Florida and the United States.

**Article III            Capital Stock**

The maximum number of shares this Corporation is authorized to have outstanding at any one time is One Million shares of common stock with a par value of one dollar per share.

**Article IV            Term of Existence**

This Corporation shall exist perpetually.

**Article V**                      **Registered Office and Agent**

The street address of the registered agent of this Corporation is 9113 Paragon Way, Boynton Beach, Florida 33437. The registered agent is Robert H. Zehner.

**Article VI**                      **Directors**

This Corporation shall have three directors initially. The number of directors may be increased or decreased from time to time, by by-laws adopted by the shareholders, but shall never have less than one director.

**Article VII**                      **Initial Directors**

The names and addresses of the members of the first Board of Directors are:

Raphael Robert	P.O. Box 478-1007, Centro Colón San José, COSTA RICA
Munrique Robert	P.O. Box 478-1007, Centro Colón San José, COSTA RICA
Robert H. Zehner	9113 Paragon Way Boynton Beach, Florida 33437

**Article VIII**                      **Incorporator**

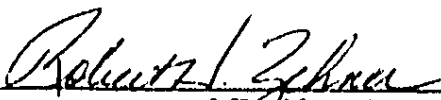
The name and address of the incorporator of these Articles of Incorporation is:

Robert H. Zehner	9113 Paragon Way Boynton Beach, Florida 33437
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**Article IX      Amendment**

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the shareholders, and approved at a stockholders' meeting by a majority of the stock entitled to vote thereon.

In witness whereof, I have made and subscribed these Articles of Incorporation this 13th day of June, 1996.

  
\_\_\_\_\_  
Incorporator and Resident Agent, and I am hereby familiar with and accept the duties and responsibilities as registered agent for the said Corporation.

STATE OF FLORIDA  
COUNTY OF PALM BEACH

I HEREBY CERTIFY THAT ON THIS DAY, BEFORE ME, A NOTARY PUBLIC DULY AUTHORIZED IN THE STATE AND COUNTY ABOVEMENTIONED TO TAKE ACKNOWLEDGEMENTS, PERSONALLY APPEARED ROBERT E. OWENS TO ME KNOWN TO BE THE PERSON DESCRIBED AS INCORPORATOR AND RESIDENT AGENT HEREIN AND WHO PRODUCED A FLORIDA DRIVERS LICENSE AS IDENTIFICATION WHO EXECUTED THE FOREGOING ARTICLES OF INCORPORATION, ACKNOWLEDGED BEFORE ME THAT HE SUBSCRIBED TO THESE ARTICLES OF INCORPORATION, AND WHO DID TAKE AN OATH.

WITNESS MY HAND AND SEAL IN THE COUNTY AND STATE NAMED ABOVE THIS 13 DAY OF JUNE, 1996.

  
\_\_\_\_\_  
NOTARY PUBLIC

