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TO: DIVISION OF CORPORATIONS

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FROM: ACE INDUSTRIES, INC.
CONTACT: LYNN FRIEDMAN
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NAME: ~~SPECTER INVESTMENTS, INC.~~ CHEROKEE FINANCIAL SERVICES INC.

AUDIT NUMBER.....H96000013028

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

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FLORIDA DEPARTMENT OF STATE

Sandra B. Mortham

Secretary of State

September 18, 1996

ACE INDUSTRIES, INC.

SUBJECT: ~~SPECTER INVESTMENTS, INC.~~
REF: W96000019658

→ CHEROKEE
FINANCIAL
SERVICES INC.

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H96-13028

ARTICLES OF INCORPORATION

of CHEROKEE FINANCIAL SERVICES INC.
a ~~CORPORATION FOR PROFIT~~ formed under the Florida General Corporation Act.

Article 1: Name of the Corporation: CHEROKEE FINANCIAL SERVICES INC.

Address of the Corporation: 8880 N.W. 20th STREET Suite J
MIAMI, FLORIDA 33172

Article 2: DURATION: Term of existence of the corporation is perpetual.

Article 3: PURPOSE: The Corporation may transact any and all lawful business for which corporations may be incorporated under the Laws of the UNITED STATES and the STATE OF FLORIDA.

Article 4: CAPITAL STOCK: The number of shares which the corporation has authorized to be outstanding at any one time is 1,000.
PAR VALUE \$1.00 (Information about PAR VALUE is not required but may be included).

Article 5: REGISTERED OFFICE: The street address of the initial registered office of the corporation shall be:

8880 N.W. 20th STREET Suite J, MIAMI, FLORIDA 33172

and the name of the initial registered agent at such address is NICHOLAS TSOURIS

I am familiar with and hereby accept the duties and responsibilities as registered agent for said corporation

Nicholas Tsouris

Signature of Registered Agent

NICHOLAS TSOURIS

9/17/96

Date

Article 6: The board of directors are as follows:

The name and address of the Initial Director: (All persons listed after the first are additional directors)

1. NICHOLAS TSOURIS

8880 N.W. 20th STREET Suite J

MIAMI, FLORIDA 33172

Article 7: The Name and address of the incorporator is:

NICHOLAS TSOURIS

8880 N.W. 20th STREET Suite J

MIAMI, FLORIDA 33172

In witness whereof I have subscribed my name

Nicholas Tsouris

Signature of Incorporator

NICHOLAS TSOURIS

PREPARED BY:
ACE INDUSTRIES, INC.
54 NW 11th Street
Miami, FL 33136
303-358-2871

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