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CIRTIFICATE OF ACCEPTANCE
OF APPOINTMENT BY REGISTERED AGENT

I, Dick Christensen, hereby certify that on December 24 1996, I accepted appointment as Registered Agent for the above named corporation in accordance with the requirements of the State of Florida.

IN WITNESS WHEREOF, I have hereunto set my hand this 24 day of December, 1996.

Registered Agent

Dick Christensen

Dick Christensen 665 Centerwood Drive Tarpon Springs, Fl. 34689

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ARTICLES OF INCORPORATION OF VICTOR FINANCIAL, INC.

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SECRE IARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned proposes to form a corporation under the laws of the State of Florida, relating to private corporations, and to that end hereby adopts articles of incorporation as follows:

ARTICLE ONE NAME

The name of the corporation is VICTOR FINANCIAL, INC.

ARTICLE TWO
LOCATION AND REGISTERED AGENT

The registered office of this corporation is at 12020 Mission Road, Leawood, Kansas 34635.

The registered agent is Dick Christensen at 665 Centerwood Drive, Tarpon Springs, Fl. 34689

ARTICLE THREE PURPOSES

This corporation is authorized to carry on any lawful business or enterprise.

ARTICLE FOUR CAPITAL STOCK

The amount of the total authorized capital stock of this corporation is 1,000 shares, each without par value. Such shares are non-assessable.

ARTICLE FIVE DIRECTORS

The members of the governing board of this corporation shall be styled directors. The names and addresses of the members of the first board of directors are:

Scott Barksdale 12020 Mission Road Leawood, Kansas 66209

ARTICLE SIX ELIMINATING PERSONAL LIABILITY

Officers and directors shall have no personal liability to the corporation or its stockholders for damages for breach of fiduciary duty as an officer or director. This provision does not eliminate or limit the liability of an officer or director for acts or omissions which involve intentional misconduct, fraud or a known violation of the law.

ARTICLE SEVEN INCORPORATORS

The name and address of the incorporator is:

Scott Barksdale 12020 Mission Road Leawood, Kansas. 66209

> ARTICLE EIGHT PERIOD OF EXISTENCE

The period of existence of this corporation shall be perpetual.

ARTICLE NINE
AMENDMENT OF ARTICLES OF INCORPORATION

The articles of incorporation of the corporation may be amended from time to time by a majority vote of all shareholders voting by written ballot in person or by proxy held at any general or special meeting of shareholders upon lawful notice.

ARTICLE TEN VOTING OF SHARES

In any election participated in by the shareholders, each shareholder shall have one vote for each share of stock he owns, either in person or by proxy as provided by law. Cumulative voting shall not prevail in any election by the shareholders of this corporation.

IN WITNESS WHEREOF, I, Scott Barksdale, for the purpose of forming a corporation under the laws of the State of Florida, do make, file and record these articles, and certify that the facts herein stated are true and do accordingly hereunto set my hand this 30 day of Novemter, 1998.

INCORPORATOR

Scott Barksdale

CERTIFICATE OF ACCEPTANCE OF APPOINTMENT BY REGISTERED AGENT

I, Dick Christensen, hereby certify that on December 24, 1996, I accepted appointment as Registered Agent for the above named corporation in accordance with the requirements of the State of Florida.

IN WITNESS WHEREOF, I have hereunto set my hand this 24 day of December, 1996.

Registered Agent

Dick Christensen

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