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BARRY I. HECHTON, P.A. 8900 S.W. L. / V.E. # 301 ione #		Office Use Only	Office Use Only	
CORPORATION	NAME(S) & DOCUMENT I	NUMBER(S), (if known):		
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NEW FILINGS	AMENDMENTS	es (a) (troping) graphes albert		
Profit	Amendment			
NonProfit	Resignation of R.A., Officer	/ Director		
Limited Liability	Change of Registered Agent			
Domestication	Dissolution/Withdrawal			
Other	Merger			
OTHER FILINGS	REGISTRATION/			
Annual Report	#QUALIFICATION	<u> </u>		
Fictitious Name	Foreign			
Name Reservation	Limited Partnership			
	Reinstatement			
	Trademark	P. Oruzawan APR 2 4	1997	
	Other			
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CR2E031(1/95)

ARTICLES OF INCORPORATION OF V&V FINANCIAL SERVICES, INC.

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I - NAME

The name of the corporation shall be:

EFFECTIVE DATE V&V FINANCIAL SERVICES, INC.

ARTICLE II - PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

9740 S.W. 159TH STREET MIAMI, FL 33157

ARTICLE III - NATURE OF BUSINESS

This corporation may engage in or transact any or all lawful activities or business permitted under the laws of the United States, the State of Florida, or any other state, country, territory or nation.

ARTICLE IV - CAPITAL STOCK

The aggregate number of shares of stock and its par value that this corporation is authorized to have outstanding at any one time is:

1000 Shares of \$1.00 Par Value Common Stock

ARTICLE V - INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial registered agent is: I hereby am familiar with & accept the duties & responsibilities as registered agent for said corporation.

> VICTOR HICKSON 9740 SW 159TH STREET MIAMI, FL 33157

VICTOR HICKSON

ARTICLE VI - TERM OF EXISTENCE

This corporation shall have perpetual existence unless dissolved according to law and its existence shall commence on the date of execution and acknowledgement of these Articles of Incorporation.

ARTICLE VII - OFFICERS AND DIRECTORS

The name(s) and street address(es) of the initial officer(s) and director(s), if any, who shall hold office the first year of the corporation's existence or until their successor(s) is (are) elected, is (are):

VERONICA HICKSON: PRESIDENT VICTOR HICKSON: V. PRESIDENT

ARTICLE VII INCORPORATOR(S)

The name(s) and street address(s) of the incorporator(s) to these Articles of Incorporation are:

<u>NAME</u>	ADDRESS	<u>NO of SHARES</u>		
VERONICA HICKSON	9740 S.W. 159TH STREET	250		
VICTOR HICKSON	SAME AS ABOVE	250		
Articles of Incorporation this 15 day of APRIL, 1997. Signature(s) of Incorporator(s) X PRONICA HICKSON - PRESIDENT X VICTOR HICKSON - V. PRESIDENT				