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SECRETARY OF STAIL

ARTICLES OF INCORPORATION of Financial Estates Advisors, 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. The name of the Corporation shall be:

Financial Estates Advisors, Inc.

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

8951 Bonita Beach Road, #525-224 Bonita Springs, Florida 34135

ARTICLE III. The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

1,000 shares of No Par Value Common Stock, with identical rights and privileges, the transfer of which is restricted according to the bylaws of the Corporation.

ARTICLE IV. The name and address of the Corporation's initial registered agent is:

Mr. Mike Coddington 8951 Bonita Beach Road, #525-224 Bonita Springs, Florida 34135

ARTICLE V. The name and street address of the incorporator of this Corporation is:

Lance Douglas MacKenzie 2913 South Richview Park Circle Tallahassee, Florida 32301

ARTICLE VI. No Director shall be held liable to the Corporation of its shareholders for monetary damages due to breach of fiduciary duty, unless the breach is a result of self-dealing, intentional misconduct, or illegal actions.

In witness whereof, the undersigned incorporator has executed these Articles of Incorporation on the date below. The undersigned incorporator hereby declares, under penalty of perjury, that the statements made in the forgoing Articles of Incorporation are true, and that the incorporator is at least eighteen years of age.

Oxure 17,1097

Signature of Inco porttor

Name of Incorporator

Date

Q

CERTIFICATE OF DESIGNATION OF REGISTERED OFFICE AND REGISTERED AGENT

Pursuant to Section 607.0501 of The Florida Business Corporation Act, the undersigned Corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office and registered agent, in the State of Florida.

1. The name of the corporation is:

Financial Estates Advisors, Inc.

2. The name and address of the corporation's registered agent and registered office is:

Mr. Mike Coddington 8951 Bonita Beach Road, #525-224 Bonita Springs, Florida 34135

Having been named as the registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Signature of registered agent.

game 17, 1997

Date of signature

