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OON SOO UNG
2880 AL WICKHAM ROAD APT. 309
MELBOURNE, FL 32935
407/254-7642

Secretary of State
Corporation Records Bureau
P.O. Box 6327
Tallahassee, FL 32314

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-10/30/97--01020--010
*****70.00 *****70.00

To Whom It May Concern,

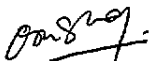
Enclosed are the original and a copy of the Articles of Incorporation for:
CEDAR FINANCIAL SERVICES, INC.

Attached is also a check in the amount of \$70.00 to cover the filing fees of \$35.00 and Registered Agent designation fees of \$35.00.

If there are any questions please contact me at the above number.

Thank you for your assistance.

Sincerely,



Oon Soo Ung

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97 OCT 30 PM 12:27
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Handwritten signature and date: 10/31/97

ARTICLES OF INCORPORATION

WE, THE UNDERSIGNED, hereby associate ourselves together for the purpose of becoming a corporation under the laws of the STATE OF FLORIDA providing for the formation, liability, rights, privileges and immunities of corporations for profit.

ARTICLE I NAME

The name of this corporation shall be as follows:

CEDAR FINANCIAL SERVICES, INC.

ARTICLE II NATURE OF BUSINESS

This corporation may engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE III CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any time is five hundred (500) shares of common stock, of one dollar (\$1.00) par value.

ARTICLE IV INITIAL CAPITAL

The amount of capital with which this corporation will begin business will not be less than one hundred (\$100.00) dollars.

ARTICLE V TERM OF EXISTENCE

This corporation is to have perpetual existence.

ARTICLE VI ADDRESS

The initial street address in the State of Florida of the principal office and office of the Board of Directors and Incorporators shall be as follows:

2880 N. WICKHAM ROAD APT. 809
MELBOURNE, FL 32935.

The Board of Directors may from time to time move the principal office to any other address in the State of Florida.

ARTICLE VII INITIAL BOARD OF DIRECTORS

This corporation shall have one director(s) initially. The number of Directors may be either

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increased or decreased by the by-laws adopted by the shareholders, but shall never be less than one. The name of and addresses of the initial Director(s) of the Corporation are:

OON SOO UNG
2880 N. WICKHAM ROAD APT. 809
MELBOURNE, FL 32935

ARTICLE VIII INCORPORATOR

OON SOO UNG
2880 N. WICKHAM ROAD APT. 809
MELBOURNE, FL 32935

ARTICLE IX BY-LAWS

The power to adopt, alter, amend, or repeal by-laws shall be vested in the Board of Directors and shareholders.

ARTICLE X AMENDMENTS

This corporation reserves the right to amend, or repeal any provisions contained in these Articles of Incorporation, or any amendments to them, and any right conferred upon the shareholder is subject to this reservation.

ARTICLE XI SUB CHAPTER S CORPORATION

This corporation may elect to become a Sub-Chapter S Corporation as defined by the Internal Revenue Code.

ARTICLE XII REGISTERED AGENT AND OFFICE

The Registered Agent, as listed below with address, hereby accepts said designation by signature below

OON SOO UNG
2880 N. WICKHAM ROAD APT. 809
MELBOURNE, FL 32935

X *Oon Ung*

THE UNDERSIGNED, as subscribing incorporator, have hereunto set our hand and seal on OCTOBER 25, 1997 for the purpose of forming this Corporation under the laws of the State of Florida, and hereto make and file, in the office of the Secretary of the State of Florida, these Articles of Incorporation, and certify that the facts herein stated are true and correct.

X *Oon Ung*
OON SOO UNG

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