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TO: DIVISION OF CORPORATIONS

FAX #: (850)922-4001

FROM: EMPIRE CORPORATE KIT COMPANY

ACCT#: 072450003255

CONTACT: RAY STORMONT

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FAX #: (305)541-3770

NAME: SKOLAND FINANCIAL, INC.

AUDIT NUMBER.....H98000001789

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

CERT. OF STATUS..0

PAGES..... 4

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ARTICLES OF INCORPORATION

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, acting as incorporator of a corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation for such corporation:

1. Name:

The name of this corporation is

Skoland Financial, Inc.

2. Duration:

The period of its duration is perpetual.

3. Purpose:

The purpose is to engage in any activities or business permitted under the laws of the United States of America and Florida.

4. Capital Stock:

The corporation is authorized to issue five hundred (500) shares, all of one class, for cash at a par value of one dollar (\$1.00) per share.

5. Principal Place of Business for this corporation shall be:

633 S Andrews Ave
Ft Lauderdale FL 33313

6. Initial Board of Directors:

The corporation shall have ONE (1) director initially. The number of directors may be either increased or decreased from time to time by an amendment of the by-laws of the corporation in the manner provided by law, but shall never be less than ONE (1). The name and address of the initial directors of this corporation is:

NAME
Robert Brunton

ADDRESS
633 S Andrews Ave
Ft Lauderdale FL 33313

prepared by:
Steven S Lindenbaum CPA PA
767 S State Rd 7 #24
Margate FL 33068
954-978-5981

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7. Incorporator:

The name and address of the Incorporator signing these Articles of Incorporation is:

<u>NAME</u>	<u>ADDRESS</u>
Robert Brunton	633 S Andrews Ave Ft Lauderdale FL 33313

8. Initial Registered Agent & Office:

ROBERT BRUNTON
633 S Andrews Ave
Ft Lauderdale FL 33313

9. Amendment of Articles:

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

10. Stock Issue:

The capital stock of this corporation shall be issued in the following manner:

Robert Brunton - FIVE HUNDRED (500) SHARES

11. Voting:

One share equals one vote.

IN WITNESS WHEREOF, THE UNDERSIGNED has made and subscribed of these Articles of Incorporation at _____, Florida, on the 27th day of JANUARY, 1998.


Incorporator


Registered Agent

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**CERTIFICATE DESIGNATING (OR CHANGING) PLACE OF BUSINESS OR
DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING
AGENT UPON WHOM PROCESS MAY BE SERVED.**

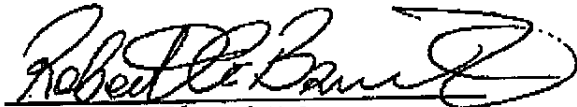
In pursuance of Chapter 607.34 Florida statutes, the
following is submitted, in compliance with said Act:

First-That Skoland Financial Inc
(Name of Corporation)
desiring to organize under the laws of the State of Florida
with its principal office, as indicated in the articles of
incorporation at City of Ft Lauderdale County
(City)
of Broward, State of Florida has
(County)
named ROBERT BRUNTON
(Name of Registered Agent)
located at 633 S Andrews Ave
(Street address and number of building,
Post Office Box address not acceptable)
City of Ft Lauderdale, County of _____
(City)
Broward, State of Florida, as its agent
(County)
to accept service of process within this state.

ACKNOWLEDGEMENT: (MUST BE SIGNED BY DESIGNATED AGENT)

Having been named to accept service of process for the
above stated corporation, at place designated in this
certificate. I hereby accept to act in this capacity, and
agree to comply with the provision of said Act relative to
keeping open said office.

By



Signature
Registered Agent

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TALLAHASSEE, FLORIDA