

4/16/98

FLORIDA DIVISION OF CORPORATIONS
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TO: DIVISION OF CORPORATIONS

FAX #: (850)922-4001

FROM: CORPORATE CREATIONS INTERNATIONAL INC.

ACCT#: 110432003053

CONTACT: LUIS URIARTE

FAX #: (305)672-9110

PHONE: (305)672-0686

NAME: THE SPALDING FINANCIAL GROUP, INC.

AUDIT NUMBER.....H98000007221

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

CERT. OF STATUS..1

PAGES.....4

CERT. COPIES.....0

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ARTICLES OF INCORPORATION

EFFECTIVE DATE

4-15-98

Article I. Name

The name of this Florida corporation is:
The Spalding Financial Group, Inc.

Article II. Address

The mailing address of the Corporation is:
The Spalding Financial Group, Inc.
560 Village Boulevard, Suite 110
West Palm Beach FL 33409

Article III. Registered Agent

The name and address of the registered agent of the Corporation is:
Kenneth W. Fardie
100 Lakeshore Drive, L-1
North Palm Beach FL 33408

Article IV. Board of Directors

The name of each member of the Corporation's Board of Directors is:
Sherry G. Spalding-Fardie

The affairs of the Corporation shall be managed by a Board of Directors consisting of no less than one director. The number of directors may be increased or decreased from time to time in accordance with the Bylaws of the Corporation. The election of directors shall be done in accordance with the Bylaws. The directors shall be protected from personal liability to the fullest extent permitted by applicable law.

Corporate Creations International Inc.
941 Fourth Street #200
Miami Beach FL 33139
(305) 672-0686

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Article V. Capital Stock

The Corporation shall have the authority to issue 2,000 shares of common stock, par value \$.01 per share.

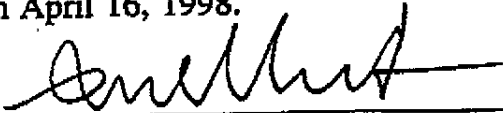
Article VI. Incorporator

The name and address of the incorporator is:
Corporate Creations International Inc.
941 Fourth Street #200
Miami Beach FL 33139

Article VII. Corporate Existence

These Articles of Incorporation shall become effective and the corporate existence will begin on April 15, 1998.

The undersigned incorporator executed these Articles of Incorporation on April 16, 1998.



CORPORATE CREATIONS INTERNATIONAL INC.
Luis A. Uriarte Vice President

Corporate Creations International Inc.
941 Fourth Street #200
Miami Beach FL 33139
(305) 672-0686

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**CERTIFICATE OF DESIGNATION
REGISTERED AGENT/OFFICE**

CORPORATION:

The Spalding Financial Group, Inc.

REGISTERED AGENT/OFFICE:

**Kenneth W. Fardie
100 Lakeshore Drive, L-1
North Palm Beach FL 33408**

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I agree to act as registered agent to accept service of process for the corporation named above at the place designated in this Certificate. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.



KENNETH W. FARDIE
by L.A. Uriarte as attorney-in-fact

Date: April 16, 1998

**Corporate Creations International Inc.
941 Fourth Street #200
Miami Beach FL 33139
(305) 672-0686**

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