Department of State **Division of Corporations** P. O. Box 6327 Tallahassee, FL 32314

Enclosed is an original and one(1) copy of the articles of incorporation and a check for :

\$70.00 Filing Fee

\$78.75

Filing Fee

& Certificate

□\$122.50

Filing Fee & Certified Copy \$131.25 Filing Fee,

Certified Copy

& Certificate

ADDITIONAL COPY REQUIRED

Thomas Edwards Se.
Name (Printed or typed)

850 - 864-1922 Daytime Telephone number

NOTE: Please provide the original and one copy of the articles.

RTICLES OF INCORPORATION

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

NAME ARTICLE I

The name of the corporation shall be:

J. Howard Finance + Investments Inc

ARTICLE II PRINCIPAL OFFICE

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

-309 HARRIS 57-FT. WAITON Bch. Fl. 32547

ARTICLE III SHARES

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

500

INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

JAMES TROMAS Edwards St. 309 HALLIS ST. MICORPORATOR FT. WAlton Beh. Fl. 32547

INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation are:

JAMES Thomas Edwards Sr.

209 HARRIS ST.

Ft. Walton Boh, Fl. 32547

Signature/Incorporator

(An additional article must be added if an effective date is requested.)

Having been named as 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 of registered agent

Signature/Registered Agent