

Paladin Financial

Paladin Financial Enterprises, Inc
189 Azalea Point Drive South
Ponte Vedra Beach, Florida 32082-4606

P980000074019
TRANSMITTAL LETTER

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

900002622909--7
-08/24/98-01057-004
*****70.00 *****70.00

SUBJECT: Paladin Financial Enterprises, Inc.
(Proposed corporate name)

Enclosed please find an original and one (1) copy of the Articles of Incorporation and a
check for the filing fee of: \$70.00

FROM: Donald N. Richetti
189 Azalea Point Drive South
Ponte Vedra Beach, Florida 32082
(904) 608-7783

Donald R. GAVE
AUTHORIZATION BY PHONE TO
CORRECT Corp. Name
DATE 8-25-98
DOC. EXAM QN

FILED
98 AUG 24 AM 9:11
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

QN 8-25-98

**ARTICLES OF INCORPORATION
OF**

Paladin Financial Enterprises, 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

CORPORATE NAME

The name of the corporation shall be Paladin Financial Enterprises, Inc.

ARTICLE II

PRINCIPAL OFFICE

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

189 Azalea Point Drive South
Ponte Vedra Beach, Florida 32082-4606

ARTICLE III

AUTHORIZED CAPITAL STOCK

The number of common shares which the corporation shall have authority to have outstanding at any one time are one, and carry a par value of \$1.00.

ARTICLE IV

INITIAL REGISTERED AGENT/OFFICE

The name of the corporation's initial registered agent is Donald N. Richetti and the mailing address of it's initial agent is 189 Azalea Point Drive South, Ponte Vedra Beach, Florida 32082.

ARTICLE V

INCORPORATORS

The name and street address of each incorporator to these Articles of Incorporation is:

Donald N. Richetti
189 Azalea Point Drive South
Ponte Vedra Beach, Florida 32082

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TALLAHASSEE, FLORIDA

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ARTICLE VI
PROVISIONS

The provisions for the regulations of the internal affairs of the corporation shall be as set forth in the bylaws.

ARTICLE VII
DURATION

The duration of the corporation shall be PERPETUAL.

ARTICLE VIII
BOARD OF DIRECTORS

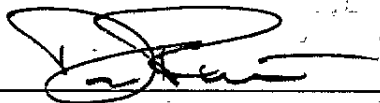
The number of directors constituting the initial Board of Directors of the corporation is two.

The names and addresses of the persons who are to serve as members of the initial Board of Directors of the corporation are as follows:

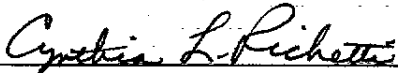
Donald N. Richetti
189 Azalea Point Drive South
Ponte Vedra Beach, Florida 32082

Cynthia L. Richetti
189 Azalea Point Drive South
Ponte Vedra Beach, Florida 32082

The undersigned incorporator(s) have executed these Articles of Incorporation this 4th, day of July, 1998.



Donald N. Richetti



Cynthia L. Richetti



Paladin Financial Enterprises, Inc.
189 Azalea Point Drive South
Ponte Vedra Beach, Florida 32082-4606

Paladin Financial

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 607.0501 OR 617.0501, FLORIDA STATUTES. THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the corporation is Paladin Financial Enterprises, Inc.
2. The name of the corporation's initial registered agent is Donald N. Richetti the mailing address of it's initial agent is 189 Azalea Point Drive South, Ponte Vedra Beach, Florida 32082.

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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 as registered agent.


Signature of Registered Agent

7/4/98
Date