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CORPORATION(S) NAME

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CR2E031 (R8-85)

ARTICLES OF INCORPORATION OF AMERICAN FEDERATED INCOME FUNDING, INC.

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

ARTICLE I - NAME

The name of the corporation shall be:

American Federated Income Funding, Inc.

ARTICLE II - DURATION

The duration of this corporation is perpetual.

ARTICLE III - PURPOSE

The purpose for which this corporation is organized is any and all lawful business for which corporations may be incorporated under the Florida General Corporation Act.

ARTICLE IV - PRINCIPAL OFFICE

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

4889 Lake Worth Road, #112 Lake Worth, Florida 33463

ARTICLE V - DIRECTORS

The names and street addresses of the initial directors are:

Raphael Raymond Levy 4889 Lake Worth Road, #112 Lake Worth, Florida 33463

ARTICLE VI - SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is: 1,000 shares of Class A common voting stock at \$10.00 par value per share.

ARTICLE VII - INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

Jeffrey Paine, Esq. Suite 120 500 S. Australian Avenue West Palm Beach, FL 33401

ARTICLE VIII - INCORPORATOR

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

Jeffrey Paine, Esq. Suite 120 500 S. Australian Avenue West Palm Beach, FL 33401

ARTICLE IX - BY-LAWS

The By-Laws of the Corporation shall be initially adopted by the Board of Directors, and may be changed or repealed by the affirmative vote of a majority of the shareholders at any meeting.

Dated this 3 day of August, 1998.

Incorporator

STATE OF FLORIDA COUNTY OF PALM BEACH

I hereby certify that on this day personally appeared before me, an officer duly authorized to administer oaths and take acknowledgements, JEFFREY PAINE, who is well known to me.

Notary Public

My Commission Expires (SEAL)

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE OF PROCESS WITHIN THIS STATE NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

The following is submitted pursuant to Section 48.09(1) and Section 607.034, Florida Statutes.

American Federated Income Funding, Inc. desiring to organize under the laws of the State of Florida, has named Jeffrey Paine, Esq., 500 S. Australian Avenue, Suite 120, West Palm Beach, Florida 33401, as its initial registered agent to accept service of process within this State.

ACKNOWLEDGEMENT:

Having been named to accept service of process for the above-stated corporation, at the above stated office within this State, I hereby accept to act in this capacity and agree to comply with the provisions of said statute relative to keeping the registered office of the corporation open from 10:00 a.m. to noon each day, except Saturdays, Sundays and legal holidays, and to post herein a sign designating the name of the corporation and the name of its registered agent.

Dated this 31 day of August, 1998.

Jeffrey Paine, Esq

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SECRETARY OF STATE
ANASSEE FLORIDA