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To:  
Division of Corporations  
Fax Number : (850) 922-4001

From:  
Account Name : FAS-T CORP. AGENTS, INC.  
Account Number : 071001002335  
Phone : (305) 599-0839  
Fax Number : (305) 716-0346

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TALLAHASSEE, FLORIDA

FLORIDA PROFIT CORPORATION OR P.A.

JNDFINANCIAL SERVICES, INC.

Certificate of Status	0
Certified Copy	1
Page Count	03
Estimated Charge	\$122.50

ARTICLES OF INCORPORATION  
OF  
JND FINANCIAL SERVICES, INC.

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ARTICLE I - NAME

The name of this Corporation is. JND Financial Services, Inc.

ARTICLE II - ADDRESS

The address of the principal office and mailing address of the corporation is 7720 Camino Real,  
#E-311, Miami, Florida 33143.

ARTICLE III - DURATION

The Corporation shall have perpetual existence.

ARTICLE IV - PURPOSE

This Corporation is organized for the purpose of transacting any or all lawful business  
permitted under the laws of the United States and of the State of Florida.

ARTICLE V - CAPITAL STOCK

The aggregate number of shares which the Corporation shall have the authority to issue shall be  
1,000 shares of ONE DOLLAR (\$1.00) par value voting common stock.

Prepared by:  
Miguel G. Farra  
2699 South Bayshore Drive  
Suite# 500  
Miami, Fl 33133  
305-858-5600

**ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT**

The street address of the initial registered office of this Corporation is 7720 Camino Real, #E-311, Miami, Florida 33143, and the name of the initial registered agent of this Corporation at that address is Jane N. de Cardenas.

**ARTICLE VII - INITIAL BOARD OF DIRECTORS**

This Corporation shall have ONE (1) director initially. The number of directors may be either increased or diminished from time to time by the by-laws but shall never be less than ONE (1). The name and address of the initial director of this Corporation is:


JANE N. DE CARDENAS  
7720 CAMINO REAL, #E-311  
MIAMI, FLORIDA 33143

**ARTICLE VIII - INCORPORATOR**

The name and address of the person signing these Articles is:

MIGUEL G. FARRA  
2699 SOUTH BAYSHORE DRIVE  
SUITE 500  
MIAMI, FLORIDA 33133

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation this 31 day of August, 1998.

  
Incorporator

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**CERTIFICATE OF REGISTERED AGENT**  
**OF**  
**JND FINANCIAL SERVICES, INC.**

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted in compliance with said Act.

That JND Financial Services, Inc. desiring to organize under the laws of the State of Florida with its principal office as indicated in the Articles of Incorporation, at the City of Miami, County of Miami Dade, State of Florida, has named Jane N. de Cardenas as its agent to accept service of process within this State.

**ACKNOWLEDGMENT**

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.

Dated this 31 day of August, 1998.

  
Jane N. de Cardenas