

098000090903



THE UNITED STATES
CORPORATION
COMPANY

ACCOUNT NO. : 072100000032

REFERENCE : 001342 7139291

AUTHORIZATION :

COST LIMIT : \$ 70.00

Patricia Pizito

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 OCT 20 PM 12:19

ORDER DATE : October 19, 1998

ORDER TIME : 10:15 AM

ORDER NO. : 001342-005

CUSTOMER NO: 7139291

CUSTOMER: Christopher Demba, Cpa
DEMBA & ASSOCIATES
DEMBA & ASSOCIATES
912-3 Renate Drive

100002668131--1

Somerville, NJ 08876

DOMESTIC FILING

NAME: HARVARD FINANCIAL SERVICES,
INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

 CERTIFIED COPY
XX PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Deborah Schroder

EXAMINER'S INITIALS:

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DIVISION OF CORPORATIONS

g 10/26/98

23804

WS



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

October 20, 1998

CSC NETWORKS

SUBJECT: HARVARD FINANCIAL SERVICES, INC.
Ref. Number: W98000023804

RESUBMIT

Please give original
submission date as file date.

We have received your document for HARVARD FINANCIAL SERVICES, INC. and the authorization to debit your account in the amount of \$70.00. However, the document has not been filed and is being returned for the following:

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of a name is not acceptable. Please select a new name and make the correction in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6995.

Wanda Sampson
Document Specialist

Letter Number: 298A00051771

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ARTICLES OF INCORPORATION

OF

HARVARD FINANCIAL GROUP, INC.

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

HARVARD FINANCIAL GROUP, INC.

The address of the principal office of this corporation shall be 2579 La Cristal Circle, Palm Beach Gardens, Florida 33410, and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000,000 shares of common stock having no par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 1201 Hays Street, Tallahassee, Florida 32301, and the name of the initial registered agent of the corporation at that address is Corporation Service Company.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have three Directors, initially. The names and addresses of the initial members of the Board of Directors are:

Anthony Pirozzi Dir.	2579 La Cristal Circle Palm Beach Gardens, Florida 33410
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Brett S. Murphy Dir.	117 Seashore Drive Jupiter, Florida 33477
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David Larue Dir.	1309 Main Sail Circle Jupiter, Florida 33477
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ARTICLE VII. INCORPORATOR

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

The Company Corporation
1013 Centre Road
Wilmington, Delaware 19805

The undersigned incorporator has executed these
Articles of Incorporation on October 20, 1998.

Patricia G. Pizzuto
Incorporator
It's agent, Patricia G. Pizzuto

ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF INCORPORATION

Corporation Service Company, a Delaware
corporation authorized to transact business in this
State, having a business office identical with the
registered office of the corporation named above, and
having been designated as the Registered Agent in the
above and foregoing Articles, is familiar with and
accepts the obligations of the position of Registered
Agent under Section 607.0505, Florida Statutes.

By: Patricia G. Pizzuto
It's agent, Patricia G. Pizzuto
Authorized Service Representative
Corporation Service Company

DBC/DEBORAH SCHRODER