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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

FLORIDA PROFIT CORPORATION OR P.A.

KDR FINANCIAL, INC.

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TALLAHASSEE FLORIDA

ARTICLES OF INCORPORATION
FOR
KDR FINANCIAL, INC.

The undersigned incorporators, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt the following Articles of Incorporation:

ARTICLE I

NAME. The name of the corporation shall be **KDR FINANCIAL, INC.**

ARTICLE II

PLACE OF BUSINESS. The principal place of business and the mailing address of this corporation shall be:

14211 Commerce Way
Miami Lakes, FL 33016

ARTICLE III

STOCK. The number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares.

ARTICLE IV

PURPOSES. The general purposes for which the corporation is organized are the following:

- (a) To provide all aspects of financial planning consultation.
- (b) To engage in and transact any lawful business for which corporations may be incorporated under the Florida General Counsel Corporation Act. No other purpose limits this general purpose in any way; and
- (c) To do such things as are incidental to the purposes of the Corporation or necessary or desirable in order to accomplish them.

Prepared By: **PHILLIP B. RARICK**
7850 NW 146 Street,
Suite No. 502
Miami Lakes, Florida 33016

KDR FINANCIAL, INC.

ARTICLE V

MANNER OF ELECTION OF DIRECTORS. The directors shall be elected pursuant to the By-Laws of the Corporation. The number of directors of the Corporation shall be as set forth in the By-Laws of the Corporation.

ARTICLE VI

CORPORATE POWERS. The corporate powers shall be as set forth in the Florida Statutes, as amended.

ARTICLE VII

REGISTERED AGENT AND ADDRESS. The address of the corporation's registered office and the name of its registered agent is Kimberly DeProspero-Rios, 14211 Commerce Way, Miami Lakes, FL 33016.

ARTICLE VIII

INCORPORATOR. The name and address of the incorporator for these Articles of Incorporation is:

Kimberly DeProspero-Rios
14211 Commerce Way, Miami Lakes, FL 33016
Miami Lakes, Florida 33016

The undersigned have executed these Articles of Incorporation this May 13, 1999.

Signature of the Incorporators:


KIMBERLY DEPROSPERO-RIOS

**CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE**

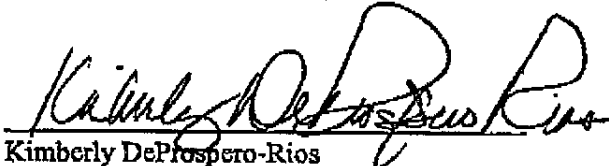
Pursuant to the provisions of sections 607.0501 or 617.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

The name of the Corporation is KDR FINANCIAL, INC..

The name and address of the registered agent and office is:

Kimberly DeProspero-Rios
14211 Commerce Way, Miami Lakes, FL 33016
Miami Lakes, Florida 33016

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.


Kimberly DeProspero-Rios

DATE: May 13, 1999

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