FINANCIAL EXPERTS, INC.

20441 North East 30th Avenue, Ste. 204-9 Aventura, Florida 33180

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June 22nd 1999

Florida Department of State Division of Corporations P.O. Box 6327 Tallahassee, Florida 32314

SUBJECT:

INCORPORATION OF

FINANCIAL EXPERTS, INC.

Dear Secretary of State:

Enclosed find one original and a copy of the Articles of Corporation of FINANCIAL EXPERTS, INC. and a check for:

\$70.00 Filing Fee

\$78.75

\$122.50

\$131.25

Filing Fee &Certificate Filing Fee & Certified Copy Filing Fee, Certified Copy

& Certificate

ADDITIONAL COPY REQUIRED

FROM:

ALFONSO F. RUIZ

Name (Printed or typed)

20441 North East 30th Avenue, Ste. 204-9

Address

Aventura, Florida 33180 City, State & Zip

305-705-0788...

Daytime Telephone Number

ARTICLES OF INCORPORATION OF FINANCIAL EXPERTS, INC.

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

NAME ARTICLE I -

The name of the corporation shall be FINANCIAL EXPERTS, INC.

ARTICLE II - PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be: 20441 North East 30th Avenue, Ste. 204-9, Aventura, Florida 33180

ARTICLE III -SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is: 100 shares at no par value.

INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are: ALFONSO F. RUIZ at 20441 North East 30th Avenue, Ste. 204-9, Aventura, Florida 33180.

ARTICLE V - INCORPORATOR

The <u>name and address</u> of the incorporator of these Articles of Incorporation are:

ALFONSO F. RUIZ at 20441 North East 30th Avenue, Ste. 204-9, Aventura, Florida 33180.

Signature/ ncorporator &

Signing as Registered Agent

06-22-99.

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.