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660 East Jefferson Street

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Tallahassee, FL 32301 (850) 222-1092
City State Zip Phone

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*****70.00 *****70.00

CORPORATION(S) NAME

Affordable Financial Corporation

SECRETARY OF STATE
TALLAHASSEE, FLORIDA
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AND
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3

ARTICLES OF INCORPORATION
OF
AFFORDABLE FINANCIAL CORPORATION

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

- FIRST: The name of the corporation shall be: Affordable Financial Corporation
- SECOND: The address of the principal office, if known, and the mailing address of the corporation is:

208 48th Street West
Bradenton, FL 34209

- THIRD: The number of shares the corporation is authorized to issue is One Thousand (1,000) shares of common stock at One Dollar (\$1.00) par value.
- FOURTH: The street address of the initial registered office of the corporation is 208 48th Street West, Bradenton, FL 34209, and the name of its initial registered agent at such address is Jason Reynolds.

- FIFTH: The name and address of the sole incorporator is:

Jason Reynolds	208 48 th Street West Bradenton, FL 34209
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- SIXTH: The name and mailing address of each person who is to serve as a director until the first annual meeting of the stockholders or until a successor is elected and qualified, is as follows:

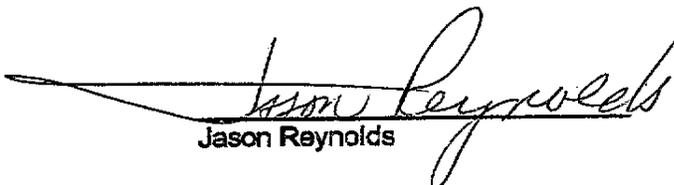
<u>NAME</u>	<u>MAILING ADDRESS</u>
Jason Reynolds	208 48 th Street West Bradenton, FL 34209

The undersigned has executed these Articles of Incorporation this 19th day of October, 1999.


 Jason Reynolds
 Sole Incorporator

Acceptance by the registered agent as required in section 607.0501 (3) F.S.: Jason Reynolds is familiar with and accepts the obligations provided for in section 607.0505.

Dated: October 19, 1999


Jason Reynolds

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AND
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TALLAHASSEE, FLORIDA