



BRITISH
COLUMBIA

The Best Place on Earth

Number: BC0823827

CERTIFICATE OF INCORPORATION

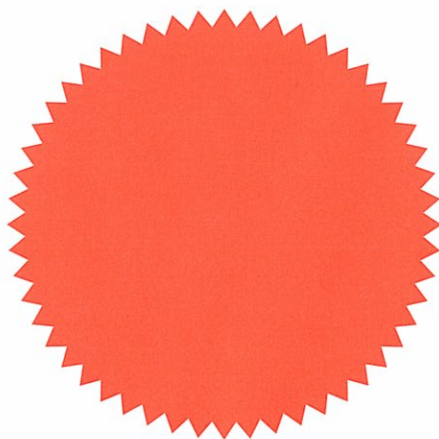
BUSINESS CORPORATIONS ACT

I Hereby Certify that FFSG.CA VANCOUVER CONSULTING SERVICES INC. was incorporated under the Business Corporations Act on April 30, 2008 at 06:29 PM Pacific Time.

Issued under my hand at Victoria, British Columbia

On April 30, 2008

RON TOWNSHEND
Registrar of Companies
Province of British Columbia
Canada





Canadian Immigrant Investor Program

Founded in 1900, Desjardins is the Province of Québec's # 1 banking institution. Desjardins is also authorized by the Ministère de l'immigration et des Communautés Culturelles (MICC) to manage the Québec Immigrant Investor Program. As a duly approved Financial Intermediary, Desjardins is very honoured to have :

Khan, Syed Riaz

As an authorized Desjardins Immigration Advisor since 2008
Advisor number 28034



Marc Audet, Vice-President
Desjardins Immigrant Investor Program



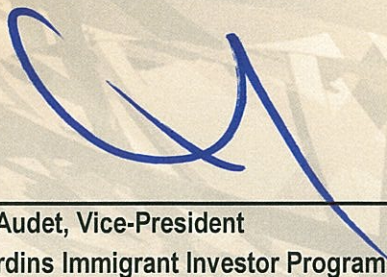


Canadian Immigrant Investor Program

Founded in 1900, Desjardins is one of Canada's leading banking institutions and a member of the Canada Deposit Insurance Corporation. Desjardins is also a Facilitator, authorized by Citizenship and Immigration Canada to manage the Canadian Immigrant Investor Program and very honoured to have :

Khan, Syed Riaz

As an authorized Desjardins Immigration Advisor since 2008
Advisor number 28034



Marc Audet, Vice-President
Desjardins Immigrant Investor Program





White Rock & South Surrey
Chamber of Commerce

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Web Site: www.whiterockchamber.com



April 18, 2008

TO WHOM IT MAY CONCERN

This letter will certify that **FIRST FINANCIAL SERVICES GROUP** is a paid up member in good standing with the White Rock & South Surrey Chamber of Commerce, and that **FIRST FINANCIAL SERVICES GROUP** qualifies to apply for the **BANK OF MONTREAL MASTERCARD/CHAMBER OF COMMERCE** program.

Yours truly,

Doug Hart
Executive Director
White Rock & South Surrey
Chamber of Commerce