

**Electronic Articles of Incorporation
For**

P02000070612
FILED
June 26, 2002
Sec. Of State

ON A PERSONAL NOTE, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

ON A PERSONAL NOTE, INC.

Article II

The principal place of business address:

1873 HIDDEN TRAIL LANE
WESTON, FL. 33327

The mailing address of the corporation is:

1873 HIDDEN TRAIL LANE
WESTON, FL. 33327

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

1000

Article V

The name and Florida street address of the registered agent is:

ORLAN RICHARD
1873 HIDDEN TRAIL LANE
WESTON, FL. 33327

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: RICHARD ORLAN

Article VI

The name and address of the incorporator is:

HOWARD B. NADEL
800 CORPORATE DRIVE
SUITE 420
FORT LAUDERDALE, FLORIDA 33334

Incorporator Signature: HOWARD B. NADEL