

**Electronic Articles of Incorporation
For**

P02000135254
FILED
December 31, 2002
Sec. Of State

LET'S TALK MONEY.COM, 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:

LET'S TALK MONEY.COM, INC

Article II

The principal place of business address:

6447 BEACH BLVD.
JACKSONVILLE, FL. US 32216

The mailing address of the corporation is:

6447 BEACH BLVD.
JACKSONVILLE, FL. US 32216

Article III

The purpose for which this corporation is organized is:

FINANCIAL CONSULTANTS. □ □ □ □ LOAN OFFICER TRAINING. □ □ □ □

Article IV

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

100

Article V

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

LIONEL M SMITH
1312 PULLEN RD.
JACKSONVILLE, FL. 32216

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

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Registered Agent Signature: LIONEL M. SMITH

Article VI

The name and address of the incorporator is:

LIONEL M. SMITH
1312 PULLEN RD.
JACKSONVILLE, FL 32216

Incorporator Signature: LIONEL M. SMITH

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P
LIONEL M SMITH
1312 PULLEN RD.
JACKSONVILLE, FL. 32216 US

Title: VP
YVONNE M SMITH
1312 PULLEN RD.
JACKSONVILLE, FL. 32216 US

Article VIII

The effective date for this corporation shall be:

12/26/2002