

**Electronic Articles of Incorporation
For**

P03000093987
FILED
August 27, 2003
Sec. Of State

PAYOT INVESTMENT & LOAN, CORPORATION

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:

PAYOT INVESTMENT & LOAN, CORPORATION

Article II

The principal place of business address:

751 S. STATE ROAD 7
PLANTATION, FL. 33317

The mailing address of the corporation is:

751 S. STATE ROAD 7
PLANTATION, FL. 33317

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:

1000000

Article V

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

ALEXANDER PAYOT, P.A.
20840 SAN SIMEON WAY
702
MIAMI, FL. 33179

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

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Registered Agent Signature: ALEXANDER PAYOT

Article VI

The name and address of the incorporator is:

ALEXANDER PAYOT, P.A.
20840 SAN SIMEON WAY
#702
MIAMI, FL 33179

Incorporator Signature: ALEXANDER PAYOT

Article VII

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

Title: CEO
ALEXANDER PAYOT
20840 SAN SIMEON WAY #702
MIAMI, FL. 33179

Title: V
ELLIE BELLUNE
15600 N.W. 7TH AVENUE #805
MIAMI, FL. 33169

Title: S
CHRISTIANE OUY
20840 SAN SIMEON WAY #702
MIAMI, FL. 33179

Article VIII

The effective date for this corporation shall be:

08/22/2003