

**Electronic Articles of Incorporation
For**

P04000051473
FILED
March 23, 2004
Sec. Of State
THAMPTON

1ST RATE FINANCE, 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:

1ST RATE FINANCE, INC.

Article II

The principal place of business address:

584 140TH AVE.
MADEIRA BEACH, FL. 33708

The mailing address of the corporation is:

584 140TH AVE.
MADEIRA BEACH, FL. 33708

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:

1500

Article V

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

SCOTT A RADEMACHER
584 140TH AVE.
MADEIRA BEACH, FL. 33708

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

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Registered Agent Signature: SCOTT A. RADEMACHER

Article VI

The name and address of the incorporator is:

SCOTT A. RADEMACHER
584 140TH AVE.
MADEIRA BEACH, FL 33708

Incorporator Signature: SCOTT A. RADEMACHER

Article VII

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

Title: P
SCOTT A RADEMACHER
584 140TH AVE.
MADEIRA BEACH, FL. 33708