

**Electronic Articles of Incorporation  
For**

P05000101543  
FILED  
July 20, 2005  
Sec. Of State  
Ipooe

NEWTEK MERCHANT SERVICES 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:

NEWTEK MERCHANT SERVICES INC.

**Article II**

The principal place of business address:

14748 SW 56 STREET  
144  
MIAMI, FL. 33185

The mailing address of the corporation is:

14748 SW 56 STREET  
144  
MIAMI, FL. 33185

**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:

500

**Article V**

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

RICARDO J ARNAIZ  
10300 SUNSET DRIVE  
275A  
MIAMI, FL. 33173

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

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Registered Agent Signature: RICARDO ARNAIZ

### **Article VI**

The name and address of the incorporator is:

RICARDO ARNAIZ  
10300 SUNSET DRIVE  
SUITE 275 A  
MIAMI FL, 33173

Incorporator Signature: RICARDO ARNAIZ

### **Article VII**

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

Title: P  
RICK J ARNAIZ  
10300 SUNSET DRIVE #275A  
MIAMI, FL. 33173

### **Article VIII**

The effective date for this corporation shall be:

07/20/2005