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GEMMA ZICHARON LEIB INC.
420 LINCOLN BLVD
MIAMI BEACH FL
33139

(City/State/Zip/Phone #)

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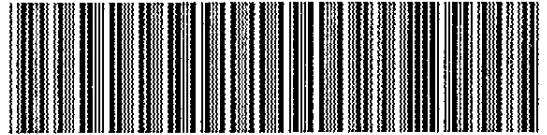
(Business Entity Name)

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TALLAHASSEE FLORIDA

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ARTICLES OF INCORPORATION

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

Name of non-profit corporation: GEMACH ZICHRON LEIB, INC.

Address: 420 Lincoln Road, Suite #320, Miami Beach, Florida, 33139

Purpose: The purpose of this organization is to give interest-free loans to those in need.

Elections: The method of election of directors shall be stated in the bylaws.

Rule: The distribution by this non-profit corporation of any check over \$500 must be signed by Abraham Blumberg and another member of the future Board of Directors.

Registered Agent and Address: Abraham Blumberg, 420 Lincoln Road, Suite #320, Miami Beach, Florida, 33139

Incorporator: Abraham Blumberg, 420 Lincoln Road, Suite #320, Miami Beach, Florida, 33139

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.


Abraham Blumberg, Registered Agent

12/27/02
Date


Abraham Blumberg, Incorporator

12/27/02
Date

GEMACH ZICHRON LEIB

03 JAN -2 PM 2:28
SECRETARY OF STATE
TALLAHASSEE FLORIDA

I, Abraham Blumberg, as the sole incorporator of Gemach Zichron Leib, hereby designate myself the registered agent of Gemach Zichron Leib. I accept this appointment to be the registered agent of Gemach Zichron Leib.

Sincerely,



Abraham Blumberg,
Incorporator and President