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Jeter, Bowlus, 9042608926 Ford,

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Sent By: FORD, JETER, BOWLUS&DUSS, P.A.;

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Page 1 of 2

Division of Com

Florida Department of State

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Division of Corporations : (850)922-4001 Fax Number

From:

: FORD, JETER & ROWLUS, P.A.

Account Name Account Number : 075350000442 Phone

: (904)268-7227 : (904) 262 3337 Fax Number

FLORIDA PROFIT CORPORATION OR P.A.

Lending Now, Inc.

Certificate of Status	
Certified Copy	0
Page Count	93 4
Estimated Charge	\$78,75

3/31/2000

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ARTICLES OF INCORPORATION (FS section 607.0202)

SECRETARY OF STATE TALE AHASSEE, FLORIDA

The undersigned, acting as Incorporator of a corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation for such corporation:

- 1. Name. The name of this corporation is Lending Now, Inc.
- 2. Duration. The period of its duration is perpetual.
- 3. Purpose. The purpose is to engage in any activities or business permitted under the laws of the United States and Florida.
- 4. Capital Stock. The corporation is authorized to issue 100 shares all of one class, at \$1.00 par value.
 - 5. Corporate Address: The address of the corporation is as follows:

5000 Pinewood Avenue Jacksonville, Florida 32257

6. Initial Registered Office and Registered Agent. The name and address of the initial agent and the registered office of the corporation is as follows:

> Ford, Jeter, Bowlus, Duss & Morgan, P.A. 10110 San Jose Boulevard Jacksonville, Florida 32257

7. Initial Board of Directors. This corporation shall have one director initially. The number of directors may be either increased or decreased from time to time by an amendment of the bylaws of the corporation in the manner provided by law, but shall never be less than one.

The name and address of the initial director of this corporation is:

Name

Address

John E. Carter, Jr.

5000 Pinewood Avenue Jacksonville, Florida 32257

8. Incorporator. The name and address of the Incorporator signing these Articles of Incorporation is:

Name

Michael Bowlus, Esquire

Address

10110 San Jose Boulevard Jacksonville, Florida 32257

. . . - . _ .

Michael Bowlus, Esq. 10110 San Jose Blvd. Jacksonville, Florida 32257 (904) 268-7227 Florida Bar No: 592862 (H00000014541 7)

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9. Amendment of Articles. This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation this 30 day of March, 2000.

INCORPORATOR

FORD, JETER, BOWLUS, DUSS & MORGAN, P.A.

MICHAEL BOWLUS, ATTORNEY REGISTERED AGENT

STATE OF FLORIDA COUNTY OF DUVAL

NOTARY PUBLIC, State and County

aforesaid.

Carrie Page
MY COMMISSION # CC588187 EXPIRES
July 4, 2000
BONDED THEIL TROY FAIN INSURANCE, INC.

Name of Notary Public, Typed, Printed or Stamped

My Commission Expires:

Michael Bowlus, Esq. 10110 San Jose Blvd. Jacksonville, Florida 32257 (904) 268-7227 Florida Bar No: 592862 (H00000014541 7) (H00000014541 7)
CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE
FOR THE SERVICE OF PROCESS WITHIN FLORIDA,
NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

IN COMPLIANCE WITH SECTION 607.0501, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED:

FIRST THAT LENDING NOW, INC., WITH ITS PLACE OF BUSINESS AT 5000 PINEWOOD AVENUE, JACKSONVILLE, FLORIDA 32257, HAS NAMED FORD, JETER, BOWLUS, DUSS & MORGAN, P.A., LOCATED AT 10110 SAN JOSE BOULEVARD, JACKSONVILLE, FLORIDA 32257, AS ITS AGENT TO ACCEPT SERVICE OF PROCESS WITHIN FLORIDA.

Incorporator

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED ABOVE, I HEREBY AGREE TO ACT IN THIS CAPACITY AND AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES.

DATED: March 31, 2000.

FORD, JETER, BOWLUS DUSS MORGAN, P.A.

MICHAEL BOWLUS, ATTORNEY

REGISTERED AGENT

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SECRETARY OF STATE

Michael Bowlus, Esq. 10110 San Jose Blvd. Jacksonville, Florida 32257 (904) 268-7227 Florida Bar No: 592862 (H00000014541 7)