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September 12, 2000

Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

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-09/13/00--01069--009
*****70.00 *****70.00

Subject: The Loan Connection, Inc.

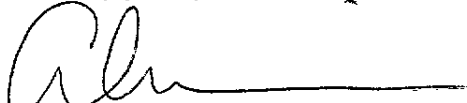
Ladies and Gentlemen:

EFFECTIVE DATE
9-12-00

Enclosed for filing is an original and one (1) copy of the articles of incorporation and our check for \$ 70.00 for filing. Please return the Articles and Acknowledgment letter to the above - address.

We appreciate your attention to this matter.

Very truly yours,



Alan B. VLcek

Enclosures
ms/

FILED
00 SEP 13 PM 4:05
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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00 SEP 13 PM 4:06
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION OF
THE LOAN CONNECTION, INC.**

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I - NAME

The name of the corporation shall be The Loan Connection, Inc.

EFFECTIVE DATE
9-12-00

ARTICLE II - PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

2324 Foxhaven Drive, East
Jacksonville, FL 32224

ARTICLE III - SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is One Thousand (1,000) shares.

ARTICLE IV - INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

Gerald E. Watterson, Jr.
2324 Foxhaven Drive, East
Jacksonville, FL 32224

ARTICLE V - INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation are:

Gerald E. Watterson, Jr.
2324 Foxhaven Drive, East
Jacksonville, FL 32224

ARTICLE VI - EFFECTIVE DATE

The effective date of these Articles of Incorporation is September 12, 2000.

Arnold E. Watterson Jr.
Incorporator

8/12/00
Date

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Arnold E. Watterson Jr.
Registered Agent

8/12/00
Date