Electronic Articles of Incorporation For

P02000025656 FILED March 08, 2002 Sec. Of State

AGENCY LOANS, 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:

AGENCY LOANS, INC

Article II

The principal place of business address:

4343 W. FLAGLER ST 200J MIAMI, FL. 33140

The mailing address of the corporation is:

4343 W. FLAGLER ST 200J MIAMI. FL. 33140

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:

100

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Article V

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

SAMUEL A SIMKINS 5850 SW 94TH ST MIAMI,, FL. 33156

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

Registered Agent Signature: SAMUEL A. SIMKINS

Article VI

The name and address of the incorporator is:

SAMUEL A. SIMKINS 5850 SW 94TH ST. MIAMI, FL. 33156

Incorporator Signature: SAMUEL A SIMKINS

Article VII

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

Title: P SAMUEL A SIMKINS 5850 SW 94TH ST MIAMI, FL. 33156