

**Electronic Articles of Incorporation
For**

**P02000027994
FILED
March 13, 2002
Sec. Of State**

PRESENT VALUE CAPITAL CORP

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:

PRESENT VALUE CAPITAL CORP

Article II

The principal place of business address:

124 6TH ST SOUTH
ST PETERSBURG, FL. 10280

The mailing address of the corporation is:

21 SOUTH END AVE
SUITE 434
NEW YORK, NY. 10280

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:

1000

Article V

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

DAVID M LANE
124 6TH ST SOUTH
ST PETERSBURG, FL. 33701

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

Registered Agent Signature: DAVID M. LANE

Article VI

The name and address of the incorporator is:

DAVID M. LANE
124 6TH ST SOUTH

ST PETERSBURG, FL. 33701

Incorporator Signature: DAVID M. LANE

Article VII

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

Title: P
DAVID M LANE
124 6TH ST SOUTH
ST PETERSBURG, FL. 33701