Electronic Articles of Incorporation For

P02000057764 FILED May 24, 2002 Sec. Of State

LOANS R US, 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:

LOANS R US, INC.

Article II

The principal place of business address:

3000 NE 30TH PLACE SUITE 306 FT. LAUDERDALE, FL. 33306

The mailing address of the corporation is:

3000 NE 30TH PLACE SUITE 306 FT. LAUDERDALE, FL. 33306

Article III

The purpose for which this corporation is organized is:

MORTGAGGE BROKERAGE COMPANY

Article IV

The number of shares the corporation is authorized to issue is:

1000

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Article V

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

ELI SOFRO 3000 NE 30TH PLACE SUITE 306 FT. LAUDERDALE, FL. 33306

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

Registered Agent Signature: ELI SOFRO

Article VI

The name and address of the incorporator is:

ELI SOFRO 6494 NW 53RD STREET CORAL SPRINGS, FL 33067

Incorporator Signature: ELIE SOFRO

Article VII

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

Title: P ELI SOFR 3000 NE 30TH PLACE, SUITE 306 FT. LAUDERDALE, FL. 33306