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FEDERAL COURT TRIAL BAR
CIRCUIT COURT MEDIATOR
COUNTY COURT MEDIATOR

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-07/15/02-D1080-016
122.50 **78.75

SECRETARY OF STATE
DIVISION OF CORPORATIONS
Post Office Box 6327
Tallahassee, Florida 32314

Re: AMERICA'S BEST CHOICE LENDING, INC.

Gentlemen:

Please find original and one copy of the Articles of Incorporation and Consent of Resident Agent for filing with your office, reference above, along with my office check #33885 in the amount of \$122.50 representing filing fee.

Please endorse your approval of the Articles of Incorporation the enclosed copy, certify and return same to this office.

Thank you.

Sincerely yours,

Jerome L. Teppes, Esq.

RECEIVED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
12 JUL 16 PM 4: 34

JLT/ps
Enclosures: as noted

SMITH JUL 15 2002

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ARTICLES OF INCORPORATION OF
AMERICA'S BEST CHOICE LENDING, INC.

ARTICLE I

NAME

The name of the corporation is AMERICA'S BEST CHOICE LENDING, INC.

ARTICLE II

DURATION AND COMMENCEMENT OF EXISTENCE

This corporation shall commence on the date of filing with the Secretary of State. This corporation shall have perpetual existence.

ARTICLE III
PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business for which corporations may be incorporated under Chapter 607 of the Florida Statutes.

ARTICLE IV
CAPITAL STOCK

This corporation is authorized to issue 10,000 shares of \$.10 par value common stock.

02 JUL 15 PM 4:34

SECRETARY OF STATE
DIVISION OF CORPORATIONS

ARTICLE V

CORPORATE OFFICE

The address of the corporate office is 10315 NW 43rd Street, Coral Springs, Florida 33065 or as otherwise reflected in the annual report.

ARTICLE VI

INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 10315 NW 43rd Street, Coral Springs, Florida 33065 and the name of the initial Registered Agent of this corporation at that address is Lori Bardol.

ARTICLE VII

INITIAL BOARD OF DIRECTOR/INCORPORATOR

The corporation shall have one director initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one nor more than three. The name and address of the initial director of this corporation is:

<u>NAME</u>	<u>ADDRESS</u>
LORI BARDOL	10315 NW 43rd St Coral Springs, Florida 33065

ARTICLE VIII
INDEMNIFICATION

The corporation shall indemnify any officer or director, or former officer or director, to the full extent permitted by law.

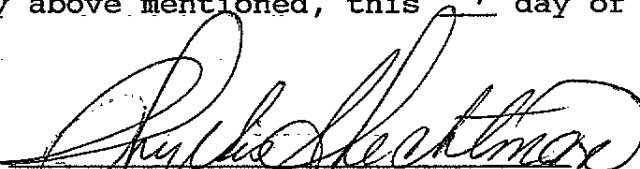
IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation this 10 day of July, 2002.


LORI BARDOL

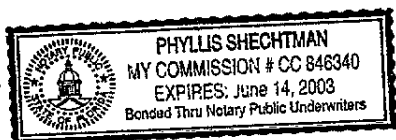
STATE OF FLORIDA)
COUNTY OF BROWARD)

BEFORE ME, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared LORI BARDOL known to me and known by me or who produced N/A as identification, who did take an oath, and she acknowledged before me that she executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal in the State of County above mentioned, this 10 day of July, 2002.


Notary Public/State of Florida

my commission expires:



02 JUL 15 PM 4:59h
SECRETARY OF STATE
DIVISION OF CORPORATIONS

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR
THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED.

Pursuant to Section 48.091 and Section 607.034(3), Florida
Statutes, the following is submitted in compliance with said
Sections:

AMERICA'S BEST CHOICE LENDING, INC. desires to organize
under the Laws of the State of Florida with its registered office
as indicated in the Articles of Incorporation at 10315 NW 43rd
Street, Coral Springs, Florida 33065 and has named LORI BARDOL
located at 10315 NW 43rd Street, Coral Springs, Florida 33065 as
its Agent to accept service of process within this State.

CONSENT OF REGISTERED AGENT

Having been named to accept service of process for the above
named corporation, at the place designated in this Certificate, I
hereby accept to act in this capacity, and agree to comply with
the provisions of said Sections relative to keeping open said
office.


LORI BARDOL