Electronic Articles of Incorporation For

P02000083624 FILED August 01, 2002 Sec. Of State

AMERICA'S CHOICE LENDING, 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: AMERICA'S CHOICE LENDING, INC.

Article II

The principal place of business address: 14308 MOON FLOWER DRIVE TAMPA, FL. 33626

The mailing address of the corporation is:

14308 MOON FLOWER DRIVE TAMPA, FL. 33626

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

Article V

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

SEBRON H COLEMAN 14308 MOON FLOWER DRIVE TAMPA, FL. 33626 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: SEBRON H. COLEMAN

Article VI

The name and address of the incorporator is:

SEBRON H. COLEMAN 14308 MOON FLOWER DRIVE TAMPA, FL 33626

Incorporator Signature: SEBRON H. COLEMAN

Article VII

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

Title: P SEBRON H COLEMAN 14308 MOON FLOWER DRIVE TAMPA, FL. 33626

Title: VP STEVE NARDI 1899 SHORE ACRES BOULEVARD ST. PETERSBURG, FL. 33703

Title: S SEBRON H COLEMAN 14308 MOON FLOWER DRIVE TAMPA, FL. 33626

Title: T STEVE NARDI 1899 SHORE ACRES BOULEVARD ST. PETERSBURG, FL. 33703

Article VIII

The effective date for this corporation shall be:

08/01/2002