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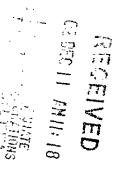
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ARTICLES OF INCORPORATION

Total Loan Systems, Inc.

THE UNDERSIGNED, acting as the Incorporator of a corporation under the CORPORATION ACT of the State of Florida adopts the following Articles of Incorporation for such Corporation.

CORPORATE NAME

The name of this Corporation is:

Total Loan Systems, Inc.



This Corporation is organized for the purpose of transacting any and all lawful business under the laws of the United States and of the State of Florida.

CAPITAL STRUCTURE

The Corporation is authorized to issue and have outstanding at any one time an aggregate number of TEN THOUSAND (10,000) shares of stock having no par value. The consideration to be paid for each share of stock shall be fixed by the Board of Directors.

PREEMPTIVE RIGHTS

Shareholders of the Corporation shall have the preemptive rights to acquire their pro rata share of the Corporation for all issues of any class of stock of the Corporation no matter when authorized, and for whatever consideration is contemplated to be received by the Corporation, including but not limited to cash, other property, services, the acquisition of other corporations' shares or property through merger or the extinguishment of debts. Preemptive rights shall apply to the reissue of all redeemed or otherwise acquired shares, including the reissue of treasury shares.

EXISTENCE

This Corporation shall have perpetual existence.

INITIAL BOARD OF DIRECTORS

The number of Directors constituting the initial Board of Directors of this Corporation is one (1). The number of Directors may be either increased or decreased from time to time by an amendment of the By-Laws but shall never be less than one (1). The names of the original member of the board of Directors is/are:

Francie Kazinetz 6083 Vista Linda Lane Boca Raton, Florida 33433

INCORPORATOR

The name and address of the Incorporator executing these Articles of Incorporation is:

Francie Kazinetz 6083 Vista Linda Lane Boca Raton, Florida 33433

REGISTERED AGENT AND PRINCIPAL OFFICE

The Corporation's initial Registered Agent and Principal Office in the State of Florida are:

RONALD LEWIS, ESQ 2000 Glades Road SUITE 300 BOCA RATON, FLORIDA 33431

AMENDMENT TO ARTICLES

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

Having been named Initial Agent to accept service of process on the Corporation at the Initial Registered Office designated in these Articles of Incorporation, I hereby accept such appointment and consent to act in such capacity and agree to comply with

all the requirements of law per	taining thereto.	- 0
	<u> </u>	SEC SEC
Signature of Registered Ag	ent	EC 11 ARTAS
IN WITNESS WHEREOF, Incorporation this date:	I, the Incorporator have exect	uted these Articles of PHIN: 50
Signature of Incorporator	netr	TATE ORIDA
STATE OF FLORIDA COUNTY OF PALM BEACH	-	
The foregoing instrument was by France KAZINETZ as Inco identification and who did take		
JASON ACKERMAN MY COMMISSION # DD 167996 EXPIRES: November 28, 2006 Bondad Thru Notary Public Underwriters	Notary Public	
STATE OF FLORIDA COUNTY OF PALM BEACH		
The foregoing instrument was by Ronald Lewis, as the Reg produced	as acknowledged before me to gistered Agent who is <u>perso</u> as identifica <u>t</u> ion and who c	<u>nally known</u> to me or nas
My commission expires:	<u></u> <u></u>	
Angela Browning My Commission DD046887 Expires August 01, 2005	Notary Publ	ie

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