

**Electronic Articles of Incorporation  
For**

**P02000135254  
FILED  
December 31, 2002  
Sec. Of State**

LET'S TALK MONEY.COM, 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:

LET'S TALK MONEY.COM, INC

**Article II**

The principal place of business address:

6447 BEACH BLVD.  
JACKSONVILLE, FL. US 32216

The mailing address of the corporation is:

6447 BEACH BLVD.  
JACKSONVILLE, FL. US 32216

**Article III**

The purpose for which this corporation is organized is:

FINANCIAL CONSULTANTS.□□□□LOAN OFFICER TRAINING.□□□□

**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:

LIONEL M SMITH  
1312 PULLEN RD.  
JACKSONVILLE, FL. 32216

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

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Registered Agent Signature: LIONEL M. SMITH

### **Article VI**

The name and address of the incorporator is:

LIONEL M. SMITH  
1312 PULLEN RD.  
JACKSONVILLE, FL 32216

Incorporator Signature: LIONEL M. SMITH

### **Article VII**

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

Title: P  
LIONEL M SMITH  
1312 PULLEN RD.  
JACKSONVILLE, FL. 32216 US

Title: VP  
YVONNE M SMITH  
1312 PULLEN RD.  
JACKSONVILLE, FL. 32216 US

### **Article VIII**

The effective date for this corporation shall be:

12/26/2002