

**Electronic Articles of Incorporation
For**

P03000002356
FILED
January 08, 2003
Sec. Of State

LIBOR LOANS, 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:

LIBOR LOANS, INC.

Article II

The principal place of business address:

37 SORREL STREET
MIDDLEBURG, FL. 32068

The mailing address of the corporation is:

37 SORREL STREET
MIDDLEBURG, FL. 32068

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:

1

Article V

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

JOSEPH C YARBROUGH
37 SORREL STREET
MIDDLEBURG, FL. 32068

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

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Registered Agent Signature: JOSEPH C. YARBROUGH

Article VI

The name and address of the incorporator is:

JOSEPH C. YARBROUGH
37 SORREL STREET

MIDDLEBURG, FL 32068

Incorporator Signature: JOSEPH C. YARBROUGH

Article VII

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

Title: P
JOSEPH C YARBROUGH
37 SORREL STREET
MIDDLEBURG, FL. 32068

Article VIII

The effective date for this corporation shall be:

01/01/2003