

**Electronic Articles of Incorporation
For**

P03000034267
FILED
March 26, 2003
Sec. Of State

WHEN BANKS SAY NO, 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:

WHEN BANKS SAY NO, INC.

Article II

The principal place of business address:

1237 SEAGRAPE CIRCLE
WESTON, FL. US 33326

The mailing address of the corporation is:

1237 SEAGRAPE CIRCLE
WESTON, FL. US 33326

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:

100,000

Article V

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

BERNARD M ISLER
1237 SEAGRAPE CIRCLE
WESTON, FL. 33326

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

P03000034267
FILED
March 26, 2003
Sec. Of State

Registered Agent Signature: BERNARD M. ISLER

Article VI

The name and address of the incorporator is:

BERNARD M. ISLER
1237 SEAGRAPE CIRCLE
WESTON, FL. 33326

Incorporator Signature: BERNARD M. ISLER

Article VII

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

Title: P
BERNARD M ISLER
1237 SEAGRAPE CIRCLE
WESTON, FL. 33326 US

Title: VP
ZONYA A ISLER
3995 WEST CYPRUS CREEK ROAD APT. B208
NORTH FORT LAUDERDALE, FL. 33026 US

Title: T
BERNARD M ISLER
1237 SEAGRAPE CIRCLE
WESTON, FL. 33326 US

Title: S
ZONYA A ISLER
3995 WEST CYPRUS CREEK ROAD APT. B208
NORTH FORTLAUDERDALE, FL. 33026 US

Article VIII

The effective date for this corporation shall be:

03/25/2003