

**Electronic Articles of Incorporation
For**

P03000075254
FILED
July 09, 2003
Sec. Of State

LOWER INTEREST RATES.NET 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:

LOWER INTEREST RATES.NET INC

Article II

The principal place of business address:

4101 N ANDREWS AVE.
113
OAKLAND PARK, FL. US 33309

The mailing address of the corporation is:

4101 N ANDREWS AVE.
113
OAKLAND PARK, FL. US 33309

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:

SCOTT J KADUK
4101 N ANDREWS AVE
113
OAKLAND PARK, FL. 33309

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

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Registered Agent Signature: SCOTT KADUK

Article VI

The name and address of the incorporator is:

SCOTT KADUK
1740 NE 51 ST
APT 14
FT. LAUDERDALE, FL 33334

Incorporator Signature: SCOTT KADUK

Article VII

The effective date for this corporation shall be:

07/09/2003