

**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