

**Electronic Articles of Incorporation
For**

P03000091713
FILED
August 21, 2003
Sec. Of State

EXPRESS LOAN CONSOLIDATION SERVICES, 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:

EXPRESS LOAN CONSOLIDATION SERVICES, INC.

Article II

The principal place of business address:

100 19TH AVENUE, SOUTH
ST. PETERSBURG, FL. 33705

The mailing address of the corporation is:

100 19TH AVENUE, SOUTH
ST. PETERSBURG, FL. 33705

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:

FELICIA LOCKETT
100 19TH AVENUE, SOUTH
ST. PETERSBURG, FL. 33705

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

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Registered Agent Signature: FELICIA LOCKETT

Article VI

The name and address of the incorporator is:

JEFFREY L. COPELAND
1790 44TH STREET, SOUTH
ST. PETERSBURG, FL 33711

Incorporator Signature: JEFFREY L. COPELAND

Article VII

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

Title: PTD
JEFFREY L COPELAND
1790 44TH STREET, SOUTH
ST. PETERSBURG, FL. 33705 US

Title: S
FELICIA LOCKETT
100 19TH AVENUE, SOUTH
ST. PETERSBURG, FL. 33711 US