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Florida Department of State

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To:

Division of Corporations

Fax Number : (850)205-0381

From:

Account Name : BUSINESS FILINGS Account Number : 105256001620

Phone : (608)827-5300

Fax Number : (608)827-5501

FLORIDA PROFIT CORPORATION OR P.A.

Second Chance Lending Inc.

Certificate of Status	0
Certified Copy	1
Page Count	02
Estimated Charge	\$78.75



ARTICLES OF INCORPORATION

In compliance with Chapter 607, F.S.

ARTICLE I NAME

The name of the corporation shall be: Second Chance Lending Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be: 423 Hillcrest Drive, Davenport, Florida 33897.

ARTICLE III **PURPOSE**

The purpose for which the corporation is organized is: Finance & Lending.

ARTICLE IV SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is 2,500. The par value of each share of stock is \$0.01.

OFFICERS/DIRECTORS ARTICLE V

The initial director of the corporation is:

Ricardo Kelly, 423 Hillcrest Drive, Davemport, Florida 33897

ARTICLE VI REGISTERED AGENT

The name and Florida Street address of the registered agent is: Ricardo Kelly, 423 Hillcrest Drive, Davenport, Florida 33897. Located in the County of Polk.

ARTICLE VII INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is: Business Filings Incorporated, Mark Schiff, AVP, 8025 Excelsior Dr., Suite 200, Madison, WI 53717.

I hereby accept the appointment as registered agent and agree to act in this capacity.

Signature: Date: 10/02/03

Signature: Date: 10/02/03

Business Filings Incorporated, Incorporator Mark Schiff, AVP

The document was prepared by: Business Filings Incorporated, Mark Schiff, 8025 Excelsior Dr., Suite 200, Madison, WI 53717. 608-827-5300

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