

**Electronic Articles of Incorporation
For**

P03000111286
FILED
October 08, 2003
Sec. Of State

KEYS LENDING BY BETTY ROSS, 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:

KEYS LENDING BY BETTY ROSS, INC.

Article II

The principal place of business address:

797 NE 206 STREET,
SUITE 22
MIAMI, FL. 33179

The mailing address of the corporation is:

797 NE 206 STREET,
SUITE 22
MIAMI, FL. 33179

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:

3

Article V

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

B. ROSS
797 NE 206 STREET
22
MIAMI, FL. 33179

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

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Registered Agent Signature: B. ROSS

Article VI

The name and address of the incorporator is:

B. ROSS
797 NE 206 STREET
MIAMI, FL 33179

Incorporator Signature: B. ROSS