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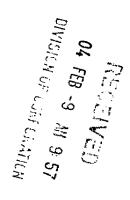
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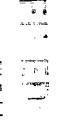
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ARTICLES OF INCORPORATION OF ALPHA & OMEGA LOANS, INC.

In compliance with the requirements of F.S. Chapter 607, the undersigned, being a natural person, does hereby act as an incorporator in adopting and filing the following Articles of Incorporation for the purpose of organizing a business corporation

ARTICLE I

The name of the Corporation is ALPHA & OMEGA LOANS, INC.

ARTICLE II

This Corporation shall commence upon the execution of these Articles and shall exist perpetually.

ARTICLE III

This Corporation shall be authorized to conduct any lawful business under the laws of the State of Florida.

ARTICLE IV

The street address of the principal office of the Corporation is: 8479 Raymond Drive, Boynton Beach, Florida 33437.

ARTICLE V

This Corporation is authorized to issues Ten Thousand (10,000) shares of \$1.00 par value, common stock. The rights attendant to all such shares, once issued, shall be identical in all respects.

The shares of this Corporation are not to be divided into classes.

This Corporation is not authorized to issue shares in series or in less than whole shares.

ARTICLE VI

The initial street address of the Corporation's registered office is: 8479 Raymond Drive, Boynton Beach, Florida 33437. The initial registered agent for the Corporation at that address is: Racheal S. Buchanan.

ARTICLE VII

The initial board of directors shall consist of two members. The names and address of the persons who will serve on the initial board of directors is:

NAME	ADDRESS
Rachael S. Buchana President & Treasurer	8479 Raymond Drive Boynton Beach, Florida 33437
Brenda Woodard, Vice President & Secretary	8479 Raymond Drive Boynton Beach, Florida 33437

ARTICLE VIII

The names and street addresses of the persons signing these articles of incorporation is:

NAME	ADDRESS
Brenda Woodard	8479 Raymond Drive Boynton Beach, Florida 33437

ARTICLE IX

The corporation shall indemnify its directors, officers, employees, and agents to the fullest extent permitted by law.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 52. day of February 2004.

BRENDA WOODARD, VICE PRESIDENT

ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process for Castro & Castro, inc., at the place designated in the Articles of Incorporation, the undersigned is familiar with and accepts the obligations of that position pursuant to F.S. 607.0501(3).

RACHABL S. BUCHANAN, Registered Agent

Date: 205 04