

**Electronic Articles of Incorporation
For**

P04000110033
FILED
July 26, 2004
Sec. Of State
tsmith

NEW HORIZON CONSUMER FINANCE CORP.

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:

NEW HORIZON CONSUMER FINANCE CORP.

Article II

The principal place of business address:

4800 NORTH FEDERAL HIGHWAY
D108
BOCA RATON, FL. 33431

The mailing address of the corporation is:

4800 NORTH FEDERAL HIGHWAY
D108
BOCA RATON, FL. 33431

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:

10,000

Article V

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

IAN M GATES
4800 NORTH FEDERAL HIGHWAY
D108
BOCA RATON, FL. 33431

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

P04000110033
FILED
July 26, 2004
Sec. Of State
tsmith

Registered Agent Signature: IAN M. GATES

Article VI

The name and address of the incorporator is:

IAN M. GATES
630 S. SAPODILLA AVENUE
#233
WEST PALM BEACH, FL 33401

Incorporator Signature: IAN M. GATES

Article VII

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

Title: P
ROBERT KONDRATICK
4800 NORTH FEDERAL HIGHWAY, SUITE D108
BOCA RATON, FL. 33431

Title: VP
IAN M GATES
4800 NORTH FEDERAL HIGHWAY, SUITE D108
BOCA RATON, FL. 33431

Title: T
IAN M GATES
4800 NORTH FEDERAL HIGHWAY, SUITE D108
BOCA RATON, FL. 33431

Article VIII

The effective date for this corporation shall be:

07/26/2004