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CORPORATION NAME(S) & DOCUMENT NUMBER(S) (if known):

1. PREFERRED CHOICE LENDERS, INC.
(Corporation Name) (Document #)

2. _____
(Corporation Name) (Document #)

3. _____
(Corporation Name) (Document #)

4. _____
(Corporation Name) (Document #)

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NEW FILINGS	
<input checked="" type="checkbox"/>	Profit
<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

Examiner's Initials

**ARTICLES OF INCORPORATION
OF
PREFERRED CHOICE LENDERS, INC.**

I, the undersigned, being of legal age and a natural person, do hereby subscribed to, acknowledge and file the following Articles of Incorporation for the purpose of creating a corporation under the laws of the State of Florida

ARTICLE I

CORPORATE NAME AND PRINCIPAL PLACE OF BUSINESS

PREFERRED CHOICE LENDERS, INC.

7740 SW 104 ST. STE. 201
Pinecrest, Florida 33156

Article II

CORPORATE EXISTENCE

The existence of the corporation shall be perpetual. Corporate existence shall begin upon the filing of the Articles of Incorporation by the Department of State.

ARTICLE III

NATURE OF CORPORATE BUSINESS

The corporation may engage in any activity or business of mortgages permitted under the laws of the

United States and under the laws of the State of Florida.

ARTICLE IV

CAPITAL STOCK

This corporation is authorized to issue a maximum of One Thousand (1000) shares of stocks. The Share of stock authorized shall be common stock having a par value of ONE (1) dollar.

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ARTICLE V

The initial principal offices of this corporation shall be 7740 SW 104 STREET Ste 201,
PINECREST, Florida 33156, with the privilege of having its office, or any branches,
located

Else where in the State of Florida or beyond Florida's boundaries.

ARTICLE VI

The corporation shall have at least one Director, with the exact number to be specified by
the stockholder from time to time, unless the stockholders elect by majority vote to

Determine that the stockholders manage the corporation.

ARTICLE VII

The name and address of the first director of the corporation shall hold office for the first

Year or until a successor is duly elected and qualified.

Name:

WILLIAM FERNANDEZ
7740 SW 104 Street, Ste 100
Pinecrest, Florida 33156

Title:

President, Secretary

GUSTAVO FERNANDEZ
17600 SW 85 AVE
Miami, Florida 33157

Vice-President, Treasurer

INCORPORATORS

The name and post office address of the incorporator executing these Articles of

Incorporation is as follows:

INCORPORATOR

WILLIAM FERNANDEZ

ADDRESS

7740 SW 104 Street, STE 201
Pinecrest, Florida 33156

ARTICLE VIII

The undersign, being the original subscriber to these Articles of Incorporation, for the purposes of forming a corporation for profit and do to business both within and without the State of Florida, does hereby make, subscribe, acknowledge and file these Articles of Corporation, hereby declaring and certifying that the facts herein state are true and accordingly has hereunto set his hand and seal this 13th day of August, 2004.

No contract or other transaction between this corporation, and no act of this Corporation, shall in any way be affected or invalidated by the fact that any of the Directors of this Corporation are pecuniary or otherwise interested in any contract or transaction of this Corporation, provided that the fact that she/he or such firm is so interested shall be disclosed or shall have been known to the Board of Directors of the Corporation shall authorize any such contract or transaction with like force and effect.

ARTICLE IX

The private property of the stockholders shall NOT be subject to payment of the corporate debtors under any circumstances. The corporation shall have a first lien of the shares of the stockholders' shares and upon the dividends due for them for any indebtedness of such stockholders to the corporation. All rights to setoff exist in favor of the Corporation.

ARTICLE X

The corporation shall IDEMNIFY and insure its Officers and Directors to the fullest extent permitted under law either now or hereafter.

ARTICLE XI

No transfer or issuance of stock of this corporation shall be to anyone other than an

**CERTIFICATE DESIGNATED PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS WITHIN FLORIDA NAMING AGENT WHOM
SERVICE MAY BE SERVED.**

In compliance with the Florida Statutes, the following is submitted: Designation or Registered Agent and naming same to accept of process within the State of Florida for Preferred Choice Lenders, Inc.

Name: WILLIAM FERNANDEZ
Address: 7740 SW 104 Street, Ste 201
Pinecrest, Florida 33156
Telephone: 305-662-1112

Having been named to accept service of process for the above stated corporation at the place designated in the certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the property and complete performance of my duties and obligations as under CH. 607 Fla. Statute.

