

**Electronic Articles of Incorporation
For**

P04000143162
FILED
October 18, 2004
Sec. Of State
jshivers

LOAN TO VALUE, 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:

LOAN TO VALUE, INC.

Article II

The principal place of business address:

1631 EAST VINE ST
C
KISSIMMEE, FL. 34744

The mailing address of the corporation is:

2107 CARBINE CT
KISSIMMEE, FL. 34743

Article III

The purpose for which this corporation is organized is:

TO ACT AS A BROKER BUSINESS BRANCH ORIGINATING MORTGAGE
LOANS.

Article IV

The number of shares the corporation is authorized to issue is:

100

Article V

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

JUAN R GARCIA
2107 CARBINE CT
KISSIMMEE, FL. 34743

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

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Registered Agent Signature: JUAN R GARCIA

Article VI

The name and address of the incorporator is:

JOSE ROSA
5344 HARMONY PLACE
KISSIMMEE, FL. 34758

Incorporator Signature: JOSE ROSA

Article VII

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

Title: P
JUAN R GARCIA
2107 CARBINE CT
KISSIMMEE, FL. 34744

Title: VP
JOSE ROSA
5344 HARMONY PLACE
KISSIMMEE, FL. 34758

Title: VP
ALICE GARCIA
2107 CARBINE CT
KISSIMMEE, FL. 34744