

**Electronic Articles of Incorporation
For**

P04000145332
FILED
October 21, 2004
Sec. Of State
Ipooles

J & L LENDING, 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:

J & L LENDING, INC.

Article II

The principal place of business address:

2115 CHAMPIONS WAY
POMPANO BEACH, FL. 33068

The mailing address of the corporation is:

2115 CHAMPIONS WAY
POMPANO BEACH, FL. 33068

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:

1000 @ NO PAR VALUE

Article V

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

CHETIA JONES
2115 CHAMPIONS WAY
POMPANO BEACH, FL. 33068

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

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Registered Agent Signature: CHETIA JONES

Article VI

The name and address of the incorporator is:

CAROLINE QUIGLEY
26C TROLLEY SQUARE
WILMINGTON, DE 19806

Incorporator Signature: CAROLINE QUIGLEY

Article VII

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

Title: D
JODI STRAUSS
2115 CHAMPIONS WAY
POMPANO BEACH, FL. 33068