

**Electronic Articles of Incorporation
For**

P05000009140
FILED
January 19, 2005
Sec. Of State
thampton

POINT DU JOUR LENDING GROUP, 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:

POINT DU JOUR LENDING GROUP, CORP.

Article II

The principal place of business address:

13155 NW 13 ST
PEMBROKE PINES, FL. 33028

The mailing address of the corporation is:

13155 NW 13 ST
PEMBROKE PINES, FL. 33028

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:

2

Article V

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

FLAVIA PROCESSING, INC.
1422 NW 132 AVE
PEMBROKE PINES, FL. 33028

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

P05000009140
FILED
January 19, 2005
Sec. Of State
thampton

Registered Agent Signature: MACINETTE BAZILE

Article VI

The name and address of the incorporator is:

FLAVIE LORTHE
1422 NW 132 AVE
PEMBROKE PINES, FL 33028

Incorporator Signature: FLAVIE LORTHE

Article VII

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

Title: P
PIERRE-FLAVIE M LORTHE
1322 NW 132 AVE
PEMBROKE PINES, FL. 33028

Article VIII

The effective date for this corporation shall be:

01/18/2005