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From: Account Name : FAS-T CORP. AGENTS, INC.
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TALLAHASSEE, FLORIDA

FLORIDA PROFIT CORPORATION OR P.A.

A TO Z LENDERS, INC

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ARTICLES OF INCORPORATION

OF
A TO Z LENDERS, INC

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida General Corporation Laws, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be: A TO Z LENDERS, INC

The principal place of business of this corporation shall be:

11020 N. Kendall Drive #108, Miami, Florida 33176

ARTICLE II NATURE OF BUSINESS

This corporation may engage in or transact any or all lawful activities or business permitted under the laws of the United States, the State of Florida, or any other state, country, territory or nation.

ARTICLE III CAPITAL STOCK

The aggregate number of shares of stock and its value that this corporation is authorized to have outstanding at any one time is: 50 Shares at \$10.00 Par Value

ARTICLE IV TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE V OFFICERS DIRECTORS

The name(s) and street address(es) of the initial officer(s) and director(s), if any, who shall hold office the first year of the corporation's existence or until their successor(s) is(are) elected, is(are):

RAMON RODRIGUEZ, JR. PRESIDENT - 11020 N. Kendall Drive #108, Miami, FL 33176

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ARTICLE VI INCORPORATOR(S)

The name(s) and street address(es) of the incorporator(s) to this articles of incorporation is(are):

RAMON RODRIGUEZ, JR.

11020 N. Kendall Drive #108

Miami, Florida 33176

IN WITNESS WHEREOF, the undersigned incorporator(s) has(have) executed these Articles of Incorporation this 11th day of February, 2005

Signature(s) of Incorporator(s)

A handwritten signature in black ink, appearing to read 'Ramon Rodriguez, Jr.', is written over a horizontal line.

President/Incorporator

CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of sections 807.0501 or 617.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the corporation is: A TO Z LENDERS, INC
2. The name and address of the registered agent and office is:
RAMON RODRIGUEZ, JR.
(NAME)
11020 N. Kendall Drive #108
(P.O. BOX NOT ACCEPTABLE)
Miami, Florida 33176
(CITY/STATE/ZIP)

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

SIGNATURE x

RA/President

DATE 2/11/05

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