

Aug 25 05 09:34a
DIVISION OF CORPORATIONS

Parcorp Services, Ltd.

800-398-0461

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FLORIDA PROFIT CORPORATION OR P.A.

J&R LENDERS INC.

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D. Brown AUG 26 2005

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STATE OF FLORIDA
ARTICLES OF INCORPORATION OF
J&R LENDERS INC.

FIRST: The corporate name that satisfies the requirements of Section 607.0401 is:
"J&R LENDERS INC."

SECOND: The street address of the initial principal office of the corporation shall be 400 Franderson Cr., Ste. 204, Apollo Beach, FL 33572, and the mailing address of the corporation shall be the same.

THIRD: The corporation may engage or transact in 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.

FOURTH: The number of shares the corporation is authorized to issue is 1,000 shares of common stock having No Par Value per share.

FIFTH: The street address of the initial registered office of the corporation 5509 Merritt Island Drive, Apollo Beach, FL 33572, and the name of its initial registered agent at such address is: Rainer Piel.

SIXTH: This corporation is to exist perpetually.

SEVENTH: The number of Directors constituting the initial Board of Directors of the Corporation is two (2), and the name(s) and address(es) of the person(s) whois/ are to serve as Director(s) until the first annual meeting of the Shareholders or until their successors are elected and qualify is/are:

John Mojena, 509 Beacon Sound Way, Apollo Beach, FL 33572
Rainer Piel, 5509 Merritt Island Dr., Apollo Beach, FL 33572

EIGHTH: The name and street address of the incorporator to these Articles of Incorporation:

David L. Surina, 931 W. 75th Street, Ste. 137-317, Naperville, IL 60565

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation this 23th day of August, 2005.

Preparer Info:

David L. Surina / Parcorp Services, Ltd.
931 W. 75th Street, Ste. 137-317
Naperville, IL 60565
Fax Audit No.(((H05000202931 3)))


David L. Surina, Incorporator

Fax Audit No. (((H05000202931 3)))

**ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF INCORPORATION**

J&R LENDERS INC.

Acceptance by the Registered Agent as required in section 607.0501 (3)
F.S.: **Rainer Piel**, is familiar with and accepts the obligations provided for
in Section 607.0505.

Dated: August 23, 2005

BY



Rainer Piel

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