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MIAMI, FL 33105 (303) 3	32-3313
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	OCUMENT NUMBER(S), (if known):
1. R & D LOAN (Corporation Name)	ROCESSORS, INC.
2.	
(Corporation Name)	(Document #)
(Corporation Name)	(Document #)
4. (Corporation Name)	(Document #)
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NEW FILINGS	<u>AMENDMENTS</u>
Profit Not for Profit Limited Liability Domestication Other	Amendment Resignation of R.A., Officer/Director Change of Registered Agent Dissolution/Withdrawal Merger
OTHER FILINGS	REGISTRATION/QUALIFICATION
Annual Report Fictitious Name	Foreign Limited Partnership Reinstatement Trademark Other
	Examiner's Initials

ARTICLES OF INCORPORATION OF

R & D LOAN PROCESSORS, INC.



05 NOV -8 PM 2: 34

The undersigned subscribers to these Articles of Incorporation, natural persons competent to contract, hereby form a corporation for profit under the laws of the State of Florida.

Article I - Name

The name of the corporation is: R & D LOAN PROCESSORS, INC.

Article II - Nature of Business

The general character, purpose, and nature of business to be transacted by this corporation is to carry on in any capacity any business or trade deemed legal in the State of Florida.

Article III - Capital Stock

The maximum number of shares of stock that this corporation is authorized to have outstanding at any time is 100 shares of common stock, each share having a par value of \$50.00

Article IV - Initial Capital

The amount of the capital with which this corporation shall begin business is \$75,000.00

Article V - Term of Existence

This corporation shall have perpetual existence.

Article VI - Address

The initial street address of the principal office of this corporation is to be at: 12433 SW 193 ST., Miami, FL. 33177

The Board of Directors may from time to time designate such other address and place for the principal office of this corporation as it may see fit.

Article VII - Registered Agent

In pursuance of Chapter 48.901, Florida Statutes, the following is submitted in compliance with said Act:

That, R & D LOAN PROCESSORS, INC., desiring to organize under the laws of the State of Florida with its principal office as indicated in the Articles of Incorporation at the city of Miami County of Dade, has named:

ŔAISA ALVAREZ

as its agent to accept service of process within this State at: 12

12433 SW 193 ST Miami, FL. 33177

Acknowledgement

Having been named to accept service of process for the above stated corporation, at the place designated in this certificate, I hereby accept to act in this capacity and agree to comply with the provisions of said Act relative to keeping open said office.

Registered Agent

Article VIII -Directors

The corporation shall have 2 director (s) initially. The number of directors may be increased or diminished from time to time by the By-laws, but shall never be less than one.

Article IX - Initial Directors

The names and address of the initial directors who shall hold office until their successors are elected and have qualified are as follows:

RAISA ALVAREZ / PRESIDENT / 12433 SW 193 ST., Miami, FL. 33177

DAYAN PULIDO / Vice-President / 12433 SW 193 ST., Miami, FL.

Article X - Incorporator

The names and street address of the incorporations to these Articles of Incorporation is:

RAISA ALVAREZ / 50% sh / 12433 SW 193 ST., Miami, FL. 33177 DAYAN PULIDO / 50% sh / 12433 SW 193 ST., Miami, FL. 33177

Article XI - Effective Date

These Articles of Incorporation shall be effective upon acceptance by the Secretary of State.

Article XII - Amendment

These Articles of Incorporation may be amended in the manner provided by law. every amendment shall be approved by the Board of Directors, proposed by them to the stockholders, and approved at a stockholders' meeting by a majority of the stockholders entitled to vote thereon, manifesting their intention that a certain amendment to these Articles of Incorporation be made.

Article XIII - Amendment

This corporation reserves this right to amend, alter, change or repeal any provisions contained in these articles of Incorporation in the manner now or hereafter prescribed By laws and all rights conferred an stockholders are granted subject to this reservation.

Article - Fourteen

The provision of this Chapter, and each and every articles and section hereof, and the By-Laws of this Corporation shall be considered a part of every contract and transaction to which this corporation, shall be a party. Each person associated and/or corporation dealing with this corporation is charge with notice and knowledge of this corporation.

In WITNESS THEREOF, the undersigned subscribers do make subscriber acknowledge, for the purpose of forming this Corporation under the laws of the Sate of Florida and we hereby make and file, in the office of the Secretary of State of Florida, these Articles of Incorporation and certify that the facts therein are true.

DATE 11/7/05

1----

VICE-PRESIDENT

STATE OF FLORIDA) COUNTY OF DADE) SS.

Before me the undersigned authority, personally appeared before me
RAISA ALVAREZ & DAYAN PULIDO ,to me well know to be
the persons described in and who executed and subscribed to the foregoing articles of
Incorporation, and acknowledge that executed the same for the purpose therein expressed.

WITNESS my hand and official seal this day of:

11/7/05



NOTARY PUBLIC