

**Electronic Articles of Incorporation
For**

P05000155771
FILED
November 28, 2005
Sec. Of State
jshivers

FIRST INVESTMENT & LOAN 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:

FIRST INVESTMENT & LOAN INC.

Article II

The principal place of business address:

1005 GLEN COVE AVENUE
GLEN HEAD, NY. 11545

The mailing address of the corporation is:

1005 GLEN COVE AVENUE
GLEN HEAD, NY. 11545

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:

100

Article V

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

REGULATORY COMPLIANCE CONSULTANTS INC
721 US HIGHWAY 1
SUITE 212
NORTH PALM BEACH, FL. 33408

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

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Registered Agent Signature: DAVID A. BARIE

Article VI

The name and address of the incorporator is:

RAY MONTUORI
1005 GLEN COVE AVENUE
GLEN HEAD, NY 11545

Incorporator Signature: RAY MONTUORI

Article VII

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

Title: P
RAY MONTUORI
1005 GLEN COVE AVENUE
GLEN HEAD, NY. 11545