

**Electronic Articles of Incorporation
For**

P06000005089
FILED
January 10, 2006
Sec. Of State
jshivers

SJH LENDERS, 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:

SJH LENDERS, INC.

Article II

The principal place of business address:

1636 VICTORIA POINTE CIRCLE
WESTON, FL. US 33327

The mailing address of the corporation is:

1636 VICTORIA POINTE CIRCLE
WESTON, FL. US 33327

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:

JEROME M HERSHKOWITZ
1636 VICTORIA POINTE CIRCLE
WESTON, FL. 33327

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

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Registered Agent Signature: JEROME M. HERSHKOWITZ

Article VI

The name and address of the incorporator is:

JEROME M. HERSHKOWITZ
1636 VICTORIA POINTE CIRCLE

WESTON, FL 33327

Incorporator Signature: JEROME M. HERSHKOWITZ

Article VII

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

Title: P
JEROME M HERSHKOWITZ
1636 VICTORIA POINTE CIRCLE
WESTON, FL. 33327 US

Title: VP
SHARON HERSHKOWITZ
1636 VICTORIA POINTE CIRCLE
WESTON, FL. 33327 US

Article VIII

The effective date for this corporation shall be:

01/10/2006