

**Electronic Articles of Incorporation  
For**

P06000007197  
FILED  
January 13, 2006  
Sec. Of State  
bmcknight

RATES ARE LOW, 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:

RATES ARE LOW, INC.

**Article II**

The principal place of business address:

19412 N.E. 126TH AVENUE  
SUITE 142  
NORTH MIAMI BEACH, FL. 33180

The mailing address of the corporation is:

19412 N.E. 126TH AVENUE  
SUITE 142  
NORTH MIAMI BEACH, FL. 33180

**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:

NOAM POUPKO  
19412 N.E. 126TH AVENUE  
SUITE 142  
NORTH MIAMI BEACH, FL. 33180

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

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Registered Agent Signature: NOAM POUPKO

### **Article VI**

The name and address of the incorporator is:

SHENKMAN & NEWMAN, C.P.A. , P.A.  
12515 N. KENDALL DRIVE  
SUITE 314  
MIAMI , FLORIDA 33186

Incorporator Signature: PHILIP SHENKMAN

### **Article VII**

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

Title: P  
NOAM POUPKO  
19412 N.E. 126TH AVENUE  
SUITE 142, FL. 33180

### **Article VIII**

The effective date for this corporation shall be:

01/13/2006