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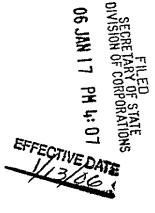
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January 13th 2006 ...

Department of State Division of Corporations P.O. Box 6327 Tallahassee FL 32314

Loans-are-US . biz Incorporated

Enclosed is the original and one (1) copy of the articles of incorporation and a check for \$87.50 for the following:

1. Filing fee

2. Certified copy

3. Certificate of status

Requestor: President, Incorporator and Registered Agent Bruce Conway Address: 6713 Woodland Road Keystone Heights FL 32656

Telephone:

352-473-0660

Bruce Conway



FILED SECRETARY OF STATE DIVISION OF CORPORATIONS

06 JAN 17 PM 4:07

ARTICLES OF INCORPORATION

In compliance with Chapter 607, F.S.

The undersigned subscriber to these articles of Incorporation, a natural person competent to contract, here-by associates themselves to form a corporation under the laws of the State of Florida.

ARTICLE I NAME

The name of the corporation shall be: Loans-are-US. biz Incorporated

ARTICLE II PRINCIPAL OFFICE

The principal place of business of this corporation shall be: 6713 Woodland Road, Keystone Heights, Florida 32656. The principal mailing address of business shall be: P.O. Box 230, Keystone Heights FL 32656

ARTICLE III PURPOSE

The purpose for which the corporation is organized is: Loans General, Home Loans, Commercial Loans, Mortgage Loans & Broker / Banker/ Lender, Business Loans, Mobile Home Loans, Manufactured Home Loans, Government Grants Consulting, Construction Loans, Government Agencies Consulting, Lender Consulting, Broke Consultingr, Banker Consulting, Credit Repair and Consulting, Refinance, Improvements Loans, Debt, Consolidation Loans, Purchase Loans, Real-estate Consulting, Bankruptcy Specialists, Foreclosure Specialists, Land Loans and Specialists, Investment Consulting, Development Consulting, Pre-approve Specialists, Finance Specialists, Housing Specialists, Apartment, Townhouse, Condominium, SBA Specialists, HUD Specialists, Farm Specialists, Rural Government Specialists, FICO Specialists, All forms of lending, Commercial, Government Contractor and specialist, International Lending, International property, Import & Export, Bookkeeping, Accounting, Business automation services, Computer Services, Internet and Web Design, Legal advice, or any Business or activity of any other form that is permitted under the laws of the United States of America and or Florida.

ARTICLE IV SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is 10,000. The par value of each share of stock is \$.01.

ARTICLE V OFFICERS/DIRECTORS

The initial directors of the corporation are:

Bruce Conway, 5776 Bryce Court, Keystone Heights, Florida 32656 (Director) Dayse Silva, 5776 Bryce Court, Keystone Heights, Florida 32656 (Director)

The initial Officers of the corporation are:

Dayse Silva, 5776 Bryce Court, Keystone Heights, Florida 32656 (Secretary)
Bruce Conway, 5776 Bryce Court, Keystone Heights, Florida 32656 (Treasurer)
Dayse Silva, 5776 Bryce Court, Keystone Heights, Florida 32656 (Vice President)
Bruce Conway, 5776 Bryce Court, Keystone Heights, Florida 32656 (President)

FILED SECRETARY OF STATE DIVISION OF CORPORATION:

06 JAN 17 PM 4: 07

Bruce Conway, 5776 Bryce Court, Keystone Heights, Florida 32656 (Chairman) However, the number of directors may be increased, decreased or determined from time to time, by the by-laws adopted by the stockholders, but never less than (1) one.

ARTICLE VI REGISTERED AGENT

The name and Florida Street address of the registered agent is: Bruce Conway, 5776 Bryce Court, Keystone Heights, Florida 32656. Located in the County of Clay.

ARTICLE VII INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation for Loans-are-US.biz Incorporated of 6713 Woodland Road, Keystone Heights, Florida 32656, is:

Bruce Conway, 5776 Bryce Court Keystone Heights FL 32656.

ARTICLE VIII EFFECTIVE DATE

The date when the corporate existence shall begin, shall be the date of subscription and acknowledgement stated herein, in this certificate of incorporation and or articles of incorporation.

ARTICLE IX INCORPORATOR

These articles of incorporation may be amended in the manner provided by law and by the by-laws of the corporation.

I Bruce Conway of 5776 Bryce Court Keystone Heights FL 32656, having been named as the registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as the registered agent and agree to act in this capacity.

Signature:

Date 1/13/2006

Bruce Conway (Registered Agent)

Date 1/13/2006

Bruce Conway (Director, Chairman, President, Treasurer)

Signature: _______Date 1/13/2006

Dayse Silva (Director, Vice President, Secretary)

Loans-are-US.biz Incorporated Incorporator

The document was prepared by:
NU-Legal Services (Bruce Conway) 6713 Woodland Road, Keystone
Heights, Florida 32656-7840. 352-473-0061(B), 352-473-0676(F),
legal@nulegal.com
for

Loans-are-US.biz Incorporated, 6713 Woodland Road Keystone Heights, Florida 352-473-0660(B), loans@loansareus.biz