Electronic Articles of Incorporation For

P06000014727 FILED January 30, 2006 Sec. Of State shawkes

AMERICA'S 1ST CHOICE LENDING 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:

AMERICA'S 1ST CHOICE LENDING INC

Article II

The principal place of business address:

128 SHEBLY CROVE CT SUITE B PONTE VEDRA, FL. 32082

The mailing address of the corporation is:

128 SHEBLY CROVE CT SUITE B PONTE VEDRA, FL. 32082

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:

MAX NIEVES 1412 1ST JACKSONVILLE BEACH, FL. 32250 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: MAX NIEVES

Article VI

The name and address of the incorporator is:

MAX NIEVES 128 SHEBLY CROVE CT SUITE B JACKSONVILLE BEACH FL 32250

Incorporator Signature: MAX NIEVES

Article VII

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

Title: CEO MAX NIEVES 128 SHEBLY CROVE CT SUITE B PONTE VEDRA, FL. 32082

Title: D JEFF SCOTT 128 SHEBLY CROVE CT SUITE B PONTE VEDRA, FL. 32082

Article VIII

The effective date for this corporation shall be:

01/30/2006