

**Electronic Articles of Incorporation
For**

P06000098691
FILED
July 27, 2006
Sec. Of State
jshivers

ROYAL FINANCIAL SERVICES & LOANS CORP.

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:

ROYAL FINANCIAL SERVICES & LOANS CORP.

Article II

The principal place of business address:

552 E. CHURCH ROAD
ELKINS PARK, PA. 19027

The mailing address of the corporation is:

552 E. CHURCH ROAD
ELKINS PARK, PA. 19027

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:

2000 SHARES ISSUED AT A PAR VALUE OF .01

Article V

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

SHAH SERVICES, LLC
2305 DOVEWOOD ESTATES COURT
VALRICO, FL. 33594

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

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Registered Agent Signature: DIPA SHAH

Article VI

The name and address of the incorporator is:

KERRY WALSH
173 N. MAIN STREET
SUITE 400
SAYVILLE, NY 11782

Incorporator Signature: KERRY WALSH

Article VII

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

Title: P/D
MAIDA ELDABBAS SR
552 E. CHURCH ROAD
ELKINS PARK, PA. 19027

Title: VP/D
RAIEDA ELDABBAS
552 E. CHURCH ROAD
ELKINS PARK, PA. 19027