

**Electronic Articles of Incorporation
For**

P06000131581
FILED
October 16, 2006
Sec. Of State
rdunlap

SMARTCHOICE HOME LOANS, 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:

SMARTCHOICE HOME LOANS, INC.

Article II

The principal place of business address:

3700 N. COURTENAY PKWY., SUITE #106
MERRITT ISLAND, FL. US 32953

The mailing address of the corporation is:

3700 N. COURTENAY PKWY., SUITE #106
MERRITT ISLAND, FL. US 32953

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:

1,000

Article V

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

BENJAMIN KING
3700 N. COURTENAY PKWY., SUITE #106
MERRITT ISLAND, FL. 32953

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

P06000131581
FILED
October 16, 2006
Sec. Of State
rdunlap

Registered Agent Signature: BENJAMIN KING

Article VI

The name and address of the incorporator is:

CHRIS MERSHON
1516 E. TROPICANA AVE., SUITE #245

LAS VEGAS, NV 89119

Incorporator Signature: CHRIS MERSHON, INCORPORATOR

Article VII

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

Title: DIR
BENJAMIN KING
3700 N. COURTENAY PKWY., SUITE #106
MERRITT ISLAND, FL. 32953 US

Title: PRES
BENJAMIN KING
3700 N. COURTENAY PKWY., SUITE #106
MERRITT ISLAND, FL. 32953 US

Title: VP
BENJAMIN KING
3700 N. COURTENAY PKWY., SUITE #106
MERRITT ISLAND, FL. 32953 US

Title: SEC
BENJAMIN KING
3700 N. COURTENAY PKWY., SUITE #106
MERRITT ISLAND, FL. 32953 US

Title: TREA
BENJAMIN KING
3700 N. COURTENAY PKWY., SUITE #106
MERRITT ISLAND, FL. 32953 US