Electronic Articles of Incorporation For

P07000006343 FILED January 16, 2007 Sec. Of State thampton

BENEFICIAL LOAN SERVICES, 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:

BENEFICIAL LOAN SERVICES, INC.

Article II

The principal place of business address:

5681 CARUSO CT. 102 BOYNTON BEACH, FL. 33437

The mailing address of the corporation is:

5681 CARUSO CT. 102 BOYNTON BEACH, FL. 33437

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: 7500

Article V

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

STEVEN ZBARSKY 5681 CARUSO CT. 102 BOYNTON BEACH, FL. 33437 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: STEVEN ZBARSKY

Article VI

The name and address of the incorporator is:

STEVEN ZBARSKY 5681 CARUSO CT. 102 BOYNTON BEACH

Incorporator Signature: STEVEN ZBARSKY

Article VII

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

Title: DPS STEVEN ZBARSKY 5681 CARUSO CT. BOYNTON BEACH, FL. 33437 US

Article VIII

The effective date for this corporation shall be:

01/15/2007