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FLORIDA PROFIT/NON PROFIT CORPORATION

PIONEER LENDING, INC.

Certificate of Status	0
Certified Copy	1
Page Count	04
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Eorporate Filing Menu

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ARTICLES OF INCORPORATION

OF

ARTICLE 1 - NAME OF CORPORATION

2001 HAY 21 AM 11: 31
SECRETARY OF STATE
TALLAHASSEE, FLORID,

The name of the corporation is PIONEER LENDING, INC.

ARTICLE II - NATURE OF BUSINESS MORTGAGE BROKERAGE BUSINESS

The corporation is authorized to conduct any lawful business in the State of Florida which is not prohibited by law, rule or regulation.

ARTICLE III - CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding is 10,000 (Ten Thousand) shares of COMMON STOCK, each share having a par value of \$1.00 (One Dollar). Said authorized shares may be divided into voting and nonvoting shares before issuance by election of the board of directors: provided, however, that in the event such designation is not specifically made by the Board of Directors, said stock shall be voting.

Authorized Capital Stock may be paid for in cash, services or property at a just value to be fixed by the Board of Directors of this Corporation at any regular or special meeting.

ARTICLE IV - INITIAL CAPITAL

The amount of capital with which this corporation shall begin business is \$1,000.00 (One Thousand Dollars.)

ARTICLE V - TERM OF EXISTENCE

The corporation shall have a perpetual existence.

Prepared by:

Time Financial Service, Inc. 1301 North Congress Ave, Suite#210 Boynton Beach, Florida 33426 Telephone: (561) 736-8448

ARTICLE VI - ADDRESS

The initial address of the principal office of the corporation is to be at 1444 East Bexley Park Drive, Delray Beach, Florida 33445.

The Board of Directors may from time to time designate such other address and place for the principal office of this corporation as it may see fit.

ARTICLE VII - RESIDENT AGENT

In pursuance of Chapter 48.091. Florida Statutes, the following is submitted in compliance with said act:

PIONEER LENDING, INC. desiring to organize under the laws of the State of Florida with it's principal office as indicated in the Articles of Incorporation in the City of Delray Beach, County of Palm Beach, Has Named Jeffrey Meiselman located at 1444 East Bexley Park Drive, Delray Beach, Florida 33445 as it's agent to accept service of process within this State.

ACKNOWLEDGMENT: Having been named to accept service of process for the above stated corporation, at the place designated in this Certificate I hereby accept to act in this capacity and agree to comply with the provisions of said article, relative to keeping said office open.

Jeffrey Meiselman

ARTICLE VIII - DIRECTORS

The corporation shall have ONE (1) director initially. The number of Directors may be increased or diminished from time to time by the By-Laws, BUT shall never be less than one.

ARTICLE IX - INITIAL DIRECTORS

The name and address of the first officer and Board of Directors of this corporation, who shall hold office until their successor is elected and have qualified is as follows:

NAME	OFFICE	ADDRESS
Jeffrey Meiselman	President/CEO	1444 East Bexley Park Drive Delray Beach, Florida 33445
Jeffrcy Meiselman	Secretary/ Treasurer	1444 East Bexley Park Drive Delray Beach, Florida 33445

ARTICLE X - SUBSCRIBERS

The name and address of the subscriber to these Articles of Incorporation, the number of shares he agrees to take and the value of consideration therefore are as follows:

NAME .

ADDRESS

NUMBER OF SHARES

AMOUNT

Jeffrey Meiselman SS#067-40-3197 1444 East Bexley Park Drive Delray Beach, Florida 33445

1,000

\$1,000.00

ARTICLE XI - EFFECTIVE DATE

These Articles of Incorporation shall be effective on the

Trey Meiselman

President/CEO

Jeffrey Meiselman Jeffetary/Treasurer

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