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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FLORIDA PROFIT/NON PROFIT CORPORATION

allstate loans, inc.

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June 5, 2007

FLORIDA DEPARTMENT OF STATE
Division of Corporations

EMPIRE

SUBJECT: ALLSTATE LOANS, INC.
REF: W07000026692

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FAX Aud. #: H07000149097
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ARTICLES OF INCORPORATION
OF
J & M LOANS, INC.

FILED
2007 JUN -5 PM 2:20
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned subscriber to the Articles of Incorporation, natural person, competent to contract, desiring to form a corporation under the laws of the State of Florida, hereby makes, subscribes and acknowledges this certificate for that purpose, as follows:

ARTICLE I

The name of the corporation is:

J & M LOANS, INC.

ARTICLE II

The purpose for which the corporation is formed is to engage in the conduct of any lawful business activity.

ARTICLE III

This corporation is to have perpetual existence.

ARTICLE IV

The maximum number of shares of stock that this Corporation is authorized to have outstanding at one time are One Hundred (100) shares at no par value.

This instrument prepared by:

John Militana, Esquire
Militana, Militana & Militana, P. A.
8801 Biscayne Boulevard, Suite 101
Miami, Florida 33138
Telephone (305) 758-6691
Florida Bar No. 148267

H07000149097

ARTICLE V

The street address of the initial registered and principal office of this Corporation is:

8801 Biscayne Blvd., Ste. 102
Miami, Florida 33138

ARTICLE VI

The name of the initial Registered Agent of this Corporation is:

JOHN MILITANA

ARTICLE VII

The Corporation shall have TWO (2) directors initially. The number of directors may be increased from time to time by the By-Laws but shall never be less than one.

ARTICLE VIII

The name and address of the initial directors of this Corporation are:

JOSEPH RICHARD 8801 Biscayne Blvd., Ste. 102
Miami, Florida 33138

MICHAEL MILITANA 8801 Biscayne Blvd., Ste. 102
Miami, Florida 33138

ARTICLE IX

The name and address of the person signing these Articles of Incorporation is:

JOSEPH RICHARD 8801 Biscayne Blvd., Ste. 102
Miami, Florida 33138

ARTICLE X

This Corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation or any Amendment hereto, and any right conferred upon the shareholders

is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation on this 4th day of June, 2007.

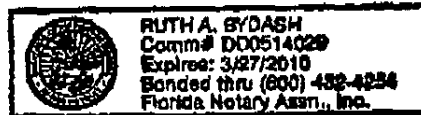
~~JOSEPH~~ RICHARD

STATE OF FLORIDA)
) ss:
COUNTY OF MIAMI-DADE)

BEFORE ME, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared JOSEPH RICHARD, to me known to be the person who has executed the foregoing Articles of Incorporation and he has acknowledged before me that he has executed these Articles.

IN WITNESS WHEREOF, I have hereunto set my hand and seal in the State and County
aforesaid this 4th day of June, 2007.

Notary Public - State of Florida at Large



H07000149097

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR
DOMICILE SERVICE OF PROCESS WITHIN THIS STATE.
NAMING AGENT WHOM THE PROCESS MAY BE SERVED

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted in compliance with this Act:

FIRST: J & M LOANS, INC., desiring to organize under the laws of the State of Florida with its principal office as indicated in the Articles of Incorporation:

8801 Biscayne Blvd., Ste. 102
Miami, Florida 33138

SECOND: The name of the initial Registered Agent of this Corporation is:

JOHN MILITANA

as its agent to accept service of process within the state.

ACKNOWLEDGMENT:

Having been named to accept service of process for the above stated Corporation, at place designated in this certificate, I hereby accept to act in this capacity and agree to comply with the provisions of this Act relative to keeping this office.

JOHN MILITANA

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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