

**Electronic Articles of Incorporation  
For**

P07000092234  
FILED  
August 16, 2007  
Sec. Of State  
clewis

SMART LOANS USA, 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:  
SMART LOANS USA, INC.

**Article II**

The principal place of business address:  
3150 NE 48TH COURT  
410  
LIGHTHOUSE POINT, FL. 33064

The mailing address of the corporation is:  
3150 NE 48TH COURT  
410  
LIGHTHOUSE POINT, FL. 33064

**Article III**

The purpose for which this corporation is organized is:  
ANY AND ALL LAWFUL BUSINESS OR BUSINESS FOR WHICH  
CORPORATIONS MAY BE FORMED UNDER CHAPTER 607 OF THE FLORIDA  
STATUTES.

**Article IV**

The number of shares the corporation is authorized to issue is:  
100

**Article V**

The name and Florida street address of the registered agent is:  
DAVID M RUSSO  
3150 NE 48TH COURT  
410  
LIGHTHOUSE POINT, FL. 33064

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

**P07000092234**  
**FILED**  
**August 16, 2007**  
**Sec. Of State**  
clewis

Registered Agent Signature: DAVID M RUSSO

### **Article VI**

The name and address of the incorporator is:

DAVID M RUSSO  
3150 NE 48TH COURT  
#410  
LIGHTHOUSE POINT, FL 33064

Incorporator Signature: DAVID M RUSSO

### **Article VII**

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

Title: P  
DAVID M RUSSO  
3150 NE 48TH COURT, #410  
LIGHTHOUSE POINT, FL. 33064

### **Article VIII**

The effective date for this corporation shall be:

08/16/2007