

**Electronic Articles of Incorporation
For**

P08000043895
FILED
May 01, 2008
Sec. Of State
shawkes

L & M CAPITAL HOLDINGS, 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:

L & M CAPITAL HOLDINGS, INC.

Article II

The principal place of business address:

4527 SUNBEAM RD.
JACKSONVILLE, FL. US 32257

The mailing address of the corporation is:

P.O. BOX 23328
JACKSONVILLE, FL. US 32241

Article III

The purpose for which this corporation is organized is:

PURCHASE OF DISTRESSED PROPERTIES.

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:

W. MICHAEL LOVE
9540 SAN JOSE BLVD
JACKSONVILLE, FL. 32257

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

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Registered Agent Signature: W. MICHAEL LOVE

Article VI

The name and address of the incorporator is:

W. MICHAEL LOVE
9540 SAN JOSE BLVD

JACKSONVILLE FL, 32257

Incorporator Signature: W. MICHAEL LOVE

Article VII

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

Title: PVST
W. MICHAEL LOVE
9540 SAN JOSE BLVD
JACKSONVILLE, FL. 32257 US

Title: D
W. MICHAEL LOVE
9540 SAN JOSE BLVD
JACKSONVILLE, FL. 32257 US

Article VIII

The effective date for this corporation shall be:

04/30/2008