

**Electronic Articles of Incorporation
For**

P09000052039
FILED
June 16, 2009
Sec. Of State
bmcknight

SMART CHOICE FINANCIAL GROUP, 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 CHOICE FINANCIAL GROUP, INC

Article II

The principal place of business address:

7403 LAWN TENNIS LN
JACKSONVILLE, FL. 32277

The mailing address of the corporation is:

7403 LAWN TENNIS LN
JACKSONVILLE, FL. 32277

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:

1

Article V

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

LARRY J PENNY
7403 LAWN TENNIS LN
JACKSONVILLE, FL. 32277

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

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Registered Agent Signature: LARRY PENNY

Article VI

The name and address of the incorporator is:

LARRY PENNY
7403 LAWN TENNIS LN
JACKSONVILLE, FL 32277

Incorporator Signature: LARRY PENNY

Article VII

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

Title: P
LARRY J PENNY
7403 LAWN TENNIS LN
JACKSONVILLE, FL. 32277

Title: P
PAMELA D PENNY
7403 LAWN TENNIS LN
JACKSONVILLE, FL. 32277

Article VIII

The effective date for this corporation shall be:

07/01/2009