

**Electronic Articles of Incorporation  
For**

P19000038892  
FILED  
May 02, 2019  
Sec. Of State  
crico

LOWER INTEREST RATES 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:

LOWER INTEREST RATES INC.

**Article II**

The principal place of business address:

190 SHERIDAN AVE  
LONGWOOD, FL. 32750

The mailing address of the corporation is:

190 SHERIDAN AVE  
LONGWOOD, FL. UN 32750

**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:

100

**Article V**

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

MARCUS M MARTINEZ  
190 SHERIDAN AVE  
LONGWOOD, FL. 32750

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

Registered Agent Signature: MARCUS MARTINEZ

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## **Article VI**

The name and address of the incorporator is:

MARCUS MARTINEZ  
190 SHERIDAN AVE

LONGWOOD, FL 32750

Electronic Signature of Incorporator: MARCUS MARTINEZ

I am the incorporator submitting these Articles of Incorporation and affirm that the facts stated herein are true. I am aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S. I understand the requirement to file an annual report between January 1st and May 1st in the calendar year following formation of this corporation and every year thereafter to maintain "active" status.

## **Article VII**

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

Title: P  
MARCUS M MARTINEZ  
190 SHERIDAN AVE  
LONGWOOD, FL. 32750 UN

## **Article VIII**

The effective date for this corporation shall be:

05/02/2019