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JUN 2 5 1996

F. OHESSER

Acknowledgment

CR2E031 (R8-85)

W.P. Verifier

ARTICLES OF INCORPORATION

OF

LOAN DOCTOR, INC.

ARTICLE I - NAME & PRINCIPAL ADDRESS

LOAN DOCTOR, INC. 1720 Harrison Street 17th Floor Hollywood, FL 33020

ARTICLE II - DURATION

This corporation shall have perpetual existence.

ARTICLE III - PURPOSE

The purpose of this corporation is to engage in the transaction of any and all business permitted by law under the laws of the State of Florida and of the United States of America.

ARTICLE IV - CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any time is ONE HUNDRED (100) SHARES of common stock, each share having the par value of ONE DOLLAR (\$1.00).

ARTICLE V - ADDRESS

The initial registered office of this corporation is:

1720 Harrison Stre. 17th Floor
Hollywood, FL 33020

The name of the initial registered agent at such address is:

ROCCO DeSTEFANO

ARTICLE VI - DIRECTOR

The semporation shall have one (1) director initially, whose name and address is as follows:

ROCCO DESTEFANO

1720 Harrison Street 17th Floor Hollywood, FL 33020

ARTICLE VII - SUBSCRIBER

The name and address of the incorporator of this corporation is as follows:

ROCCO DeSTEFANO

1720 Harrison Street 17th Floor Hollywood, FL 33020

IN WITNESS WHEREOF, the undersigned subscriber has executed the foregoing Articles of Incorporation on this 24 day of June, 1996.

ROCCO DeSTEFANO

STATE OF FLORIDA

SS:

COUNTY OF BROWARD

BEFORE ME personally appeared ROCCO DeSTEFANO, to me known to be the individual described in and who executed the foregoing Articles of Incorporation, and acknowledged before me that he executed the same for the purposes therein expressed.

WITNESS my hand and official seal in the County and State last aforesaid on this 24 day of June, 1996.

My Commission Expires:

Notary Public

STANLEY G. SWIDERSKI Notary Public, State of Florida My Comm. Expires Oct. 9, 1998 No. CC 412272

No. CC 412272

Bonded Thru @((trial Natury Berater

CERTIFICATE DESIGNATING PLACE OF BUSINESS FOR THE SERVUCE OF PROCESS WITHIN TRL STATE OF FLORIDA, NAMING AGENT UPON THOM PROCESS MAY BE SERVED AND NAMES AND ADDRESSES OF THE OFFICERS AND DIRECTORS

Pursuant to Chapter 48.091, Florida Statutes, the following is submitted in compliance with said Act:

Fint - that LOAN DOCTOR, INC., a corporation duly, organized and existing under the laws of the State of [1] Florida, with its principal office as indicated in them.

Articles of Incorporation as City of Hollywood, County of Broward, State of Florida, has named ROCCO DeSTEFANO, [2] located at 1720 Harrison Street, 17th Floor, Hollywood, Florida, as its agent to accept service of process within this state.

OFFICERS	TITLE	ADDRESS
ROCCO DeSTEFANO	President	1720 Hollywood Blvd. 17 th Floor Hollywood, FL 33020
ROCCO DeSTEFANO	Vice President	1720 Hollywood Blvd. 17 th Floor Hollywood, FL 33020
ROCCO DeSTEFANO	Secretary	1720 Hollywood Blvd. 17 th Floor Hollywood, FL 33020
	By: ROCCO Dest	refano, President

ACKNOWLEDGEMENT

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

1:

ROCCO DeSTEFANO Registered Agent