996006007

Department of State Division of Corporations P. O. Box 6327 Tallahassee, FL 32314



First Lenders Financial Group, Inc.

SUBJECT:

(Proposed corporate name - must include suffix)

mmmmm1887160 -07/17/96--01103--013 ****122.50

s an origir	nal and one (1) o	opy of the articles o		122,50 + and a check
 \$70.00 ling Fee	\$78.75 Filing Fee & Certificate	\$122.50 Filing Fee & Certified Copy	\$131.25 Filing Fee, Certified Copy & Certificate	
		Additional Copy Required		

FROM:

Juan O. Oviedo

Name (printed or typed)

114 River Isle Dr.

Address

Orlando, FL 32807

City, State & Zip

(407) 273-2287

Daytime Telephone number

7-18-96

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

First Lenders Financial Group, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

3555 Maguire Blvd. Suite # 204 Orlando, FL 32803

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

500

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS
The name and address of the initial registered agent is:

Juan O. Oviedo 114 River Isle Dr. Orlando, FL 32807

ARTICLE V INCORPORATOR(S)

See instructions for officers/directors

The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is(are):

Juan O. Oviedo 114 River Isle Dr. Orlando, FL 32807

ersigned inc	July	e) executed these Articl	es of Incorporation thi
	Joan	Signature	Precident
		Signature	
		Signature	

NOTE: Affixing an officer title after a signature of an incorporator does not constitute the designation of officers.

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 607.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the corporation is:	First Lenders Finance	cial Group, Inc.
2. The name and address of the reg	istered agent and office is:	74L0
13	(NAME) .4 River Isle Dr.	FILET A
(P.O. E	lox or Mail Drop Box NOT ACCEPTABLE)	
Or	lando, FL 32807	ORDE : 16
	(City/State/Zip)	

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

(SIGNATURE) 07/15/96 (DATE)