96 DEC -4 MM 9: 24 96 DEC -4 PM 1= 47 072100000032 CORPURATION <u>eso</u> <u>networks</u> SECRETAIN OF PLATE PRENTICE HALL LEGAL & FINANCIAL SERVICE ACCOUNT NO. : TALLAHASSEE, FLORIDA 7119574 REFERENCE : 171914 AUTHORIZATION: COST LIMIT: \$ 70. Patricia Pyjet ORDER DATE: December 2, 1996 ORDER TIME : 10:01 AM ORDER NO. : 171914-005 300002019093--7 CUSTOMER NO: 7119574 CUSTOMER: Mr. Andrew Hershkowitz MR. ANDREW HERSHKOWITZ 1140b East Hallandale Beach Boulevard Hallandale, FL 33009 DOMESTIC FILING LOANS PLUS, INC. NAME:

EFFECTIVE DATE:

ARTICLES OF INCORPORATION

CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

CERTIFIED COPY

XX PLAIN STAMPED COPY

CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Michael E. Klunk

EXAMINER'S INITIALS:

MA QU

ARTICLES OF INCORPORATION

OF

LOANS PLUS, INC.

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SECRETALIAHASSEE, FLORIDA

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

LOANS PLUS, INC.

The address of the principal office of this corporation shall be 1140B East Hallandale Beach Boulevard, Hallandale, Florida 33009, and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having \$1.00 par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 1140B East Hallandale Beach, Boulevard, Hallandale, Florida 33009, and the name of the initial registered agent of the corporation at that address is Andrew Hershkowitz.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have one Directors, initially. The names and addresses of the initial members of the Board of Directors are:

Andrew Hershkowitz Dir.

P.O. Box 682 Hallandale, Florida 33008-0682

ARTICLE VII. INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation:

Corporate Agents, Inc. 1201 Hays Street Tallahassee, Florida 32301

The undersigned incorporator has executed these Articles of Incorporation on December 3, 1996.

Milweal N. Skipsu It's Agent, Deborah D. Skipper Incorporator

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SECRETATION SSEE, FLORIDA

ACCEPTANCE OF REGISTERED AGENT DESIGNATED IN THE ARTICLES OF INCORPORATION

Andrew Hershkowitz, an individual residing in this state, having a business office identical with the registered office of the corporation named below, and having been designated as the Registered Agent in the above and foregoing Articles of Incorporation of:

LOANS PLUS, INC.

Andrew Hershkowitz is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

Tunad Mark

Typed Name: Andrew Hershkowitz