

LAW OFFICES OF

Barbara J. Krasnove, P.A.

997000007198

January 15, 1997

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

300002064703--5
-01/22/97--01114--006
****122.50 ****122.50

Re: LENDER INTERNATIONAL, INC.

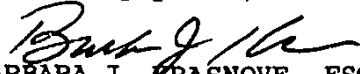
Dear Sirs:

Enclosed, is an original plus one copy of the Articles of Incorporation of the above-named company. Please file the original in your offices and return to us one certified copy.

I am enclosing a check in the amount of \$122.50 for filing fees.

Thank you for your anticipated cooperation.

Very truly yours,


BARBARA J. KRASNOVE, ESQ.
/bjk
Enclosure
cc: Client

JAN 24

BSB

FILED
97 JAN 21 PM 2:22
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

BARBARA J. KRASNOVE, ESQ.

FILED

**ARTICLES OF INCORPORATION
OF
LENDER INTERNATIONAL, INC.**

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**SECRETARY OF STATE
TALLAHASSEE, FLORIDA**

The undersigned, for the purpose of forming a corporation under the provisions of Chapter 607 of the Florida Statutes, adopts the following Articles of Incorporation:

**ARTICLE I
NAME AND MAILING ADDRESS**

The name of the Corporation is **LENDER INTERNATIONAL, INC.** The mailing address for the corporation is 8157 N.W. 201st Terrace, Miami, Florida 33015.

**ARTICLE II
TERM OF EXISTENCE**

The existence of the corporation shall begin upon filing of the Articles by the Secretary of State and shall exist perpetually thereafter unless sooner dissolved according to law.

**ARTICLE III
PURPOSE**

The general purpose for which the corporation is organized is for the transacting of any business for which corporations may be incorporated under Chapter 607 of the Florida Statutes and any amendments or successor statutes

thereto.

**ARTICLE IV
AUTHORIZED SHARES**

The aggregate number of shares this corporation shall be authorized to issue shall be 1,000 shares of Common stock at a par value of \$1.00. The shares of the corporation shall be issued for such consideration as may be determined by the Board of Directors but not less than par value.

**ARTICLE V
REGISTERED OFFICE**

The street address of the initial registered office in the State of Florida shall be 5701 N. Pine Island Rd., Suite 220, Tamarac, Florida 33321.

The name of the initial registered agent at the above address shall be BARBARA J. KRASNOVE, ESQ. The Board of Directors may from time to time change the registered office or change the registered agent to any other qualified agent.

**ARTICLE VI
NUMBER OF DIRECTORS**

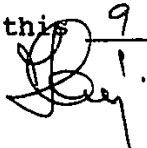
This corporation shall have 1 director(s) initially. The number of directors may be increased or diminished from time to time by the by-laws but shall never be less than one (1). The name and address of the initial director is: NIKOLA KALUDJEROVIC, 8157 N.W. 201st Terrace, Miami, Florida

33015.

**ARTICLE VII
INCORPORATOR**

The name and address of the incorporator is:

NIKOLA KALUDJEROVIC, 8157 N.W. 201st Terrace, Miami, Florida
33015.

Dated this 9 day of January, 1996.


NIKOLA KALUDJEROVIC,
Incorporator

**STATE OF FLORIDA
COUNTY OF BROWARD**

I hereby certify that on this day, before me, a Notary Public, duly authorized in the state and county named above, to take acknowledgments, personally appeared **NIKOLA KALUDJEROVIC**, I.D. presented: *Florida D.L. K 432-620-62-220-0* who executed the foregoing Articles of Incorporation for the purposes therein designated.


Notary Public,



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SECRETARY OF STATE
TALLAHASSEE, FLORIDA
CONSENT OF REGISTERED AGENT

Having been named Registered Agent for this corporation at the Registered Office designated in the foregoing Articles of Incorporation, the undersigned accepts such designation.

Dated this 9 day of January, 1996.

Barbara J. Krasnové, Esq.
BARBARA J. KRASNOVE, ESQ.

STATE OF FLORIDA
COUNTY OF BROWARD

I hereby certify that on this day, before me, a Notary Public, duly authorized in the state and county named above, to take acknowledgments, personally appeared BARBARA J. KRASNOVE, ESQ.

(I.D. presented: personally known to me)
who executed the foregoing Consent of Registered Agent for the purposes therein designated.

Ellen Schattner
Notary Public



ELLEN SCHATTNER
My Commission CC829728
Expires Feb. 01, 2000