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TRANSMITTAL LETTER

FROM:

Name of corporation:

Pag-ibig, Inc.

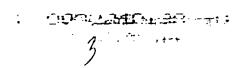
Street address of the corporation:

919 S. Combee Road, Lakeland, Florida 33801

TO CORPORATIONS DIVISION:

Please find enclosed:

- 1. An original Articles of Incorporation and one copy for the above named corporation.
- 2. A certified check or money order in the amount of \$70.00 for filing fees.



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Please send responses or receipts concerning this filing to the above address. Thank you very much.

Date:

7-23-97

Name of Incorporator:

Lillian A. Drapiza

Signature of Incorporator:

Lellian a. Drapiga

P. M. M. M. M. M. M. JUL 2 8 1997

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ARTICLES OF INCORPORATION of

Pag-ibig, Inc.

Pursuant to Chapter 607 of the Florida Business Corporation Act, the undersigned incorporator submits these articles of Incorporation for the purpose of forming a forprofit corporation.

Article 1. The name of the Corporation	is
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Pag-ibig, Inc.

Article 2. The principal place of business and mailing address of this corporation is

919 S. Combee Road, Lakeland, Florida 33801

Article 3. The corporation is authorized to issue one class of stock, that being 1,000 shares of no par value, common stock, with identical rights and privileges, the transfer of which is restricted according to the bylaws of the corporation.

Article 4. The name and address of the corporation's initial registered agent is:

Lillian A. Drapiza 1402 Leslie Drive, Lakeland, Florida 33801

Article 5. The name and street address of the incorporator of this corporation is:

Lillian A. Drapiza 1402 Leslie Drive, Lakeland, Florida 33801

Article 6. No Director shall be held liable to the corporation or its shareholders for monetary damages due to a breach of fiduciary duty, unless the breach is a result of self-dealing, intentional misconduct, or illegal actions.

In witness whereof, the undersigned incorporator has executed these Articles of Incorporation on the date below. The undersigned incorporator hereby declares, under penalty of perjury, that the statements made in the forgoing Articles of Incorporation are true, and that the incorporator is at least eighteen years of age.

Date:	July 23, 1997	
Name of Incorporator:	Lillian A. Drapiza	
Signature of Incorporator:	Lellian a. Drapija	

CERTIFICATE OF DESIGNATION OF REGISTERED OFFICE AND REGISTERED AGENT

Pursuant to section 607.0501 of The Florida Business Corporation Act, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office and registered agent, in the State of Florida.

1.	The name and address of	Pag-ibig,	Inc.'s registered	agent and	registered o	office	is
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Name:

Lillian A. Drapiza

Street address: 1402 Leslie Drive, Lakeland, Florida 33801

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Having been named as the registered agent and to accept service of process for Pag-ibig, Inc. 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.

Name of registered agent:	Lillian A. Drapiza
Signature of registered agent:	Lellian a Drapija
Date of signature:	July 23, 1997