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TALLAHASSEE FL 32301 (904) 681-6528 (City, State, Zip) (Phone #)	OFFICE USE ONLY
CORPORATION NAME(S) & DOCUMENT NUMBER(S) (if kn	^{own):} 600002258466—2
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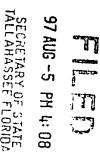
ARTICLES OF INCORPORATION

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! NAME

The Name of the corporation shall be:

Loans Across America Mortgage Corp.



ARTICLE II PRINCIPAL OFFICE

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

1250 East Hallandale Beach Boulevard, #608 Hallandale, FL 33009

ARTICLE III SHARES

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

1,000 shares of common

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

Michael Terlaak 1250 E. Hallandale Bch. Blvd, #608 Hallandale, FL 33009

ARTICLEV INCORPORATOR(S)

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

Mr. Michael Terlaak 1250 East Hallandale Beach Blvd., #608 Hallandale, FL 33009

The undersigned incorporator(s) has(have) executed these Articles of Incorporation this

First (1) day of August, 1997

Michael Levlaak
signature

signature

Article of Incorporation Filling Fee - \$35

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 607.0501 OR 617.0501, 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.

egistered agent and office is:
Mr. Michael Terlaak
(Name)
1250 East Hallandale Beach Blvd., #608
(P.O. Box not acceptable)
Hallandale, FL 33009
(City/State/Zip)

Loans Across America Mortgage Corp.

Having been named as registered agent and to accept service of process for the above state 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)

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SECRETARY OF STATE
ALLAHASSEE FI ORIOA