

03-13-1998 02:48PM FROM Randee S. Schatz Esq.

TO

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TALLAHASSEE, FLORIDA

3/13/98

FLORIDA DIVISION OF CORPORATIONS  
PUBLIC ACCESS SYSTEM  
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((H98000005017 2))

TO: DIVISION OF CORPORATIONS  
FROM: RANDEE S. SCHATZ, ATTORNEY  
CONTACT: RANDEE S SCHATZ

FAX #: (850)922-4001

ACCT#: 103333002142

EFFECTIVE DATE  
3-12-98

PHONE: (561)833-1846

FAX #: (561)833-1881

NAME: LOANS ARE US, INC.

AUDIT NUMBER.....H98000005017

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

CERT. OF STATUS...1

PAGES..... 4

CERT. COPIES.....1

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AUDIT NUMBER ON THE TOP AND BOTTOM OF ALL PAGES OF THE DOCUMENT

R. CHESSEB

MAR 16 1998

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Articles Of Incorporation  
Of  
LOANS ARE US, INC.

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby associates herself to form a corporation under the laws of the State of Florida.

ARTICLE I - NAME

The name of this corporation is LOANS ARE US, INC.

ARTICLE II - LOCATION

The principal office of this corporation is to be located at 220 Sunrise Avenue, Suite 209, County of Palm Beach, Palm Beach, Florida 33480.

ARTICLE III - NATURE OF BUSINESS

This corporation may engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE IV - CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is five thousand (5,000) shares of common stock, having a nominal or par value of one dollar (\$1.00) per share.

ARTICLE V - REGISTERED AGENT AND REGISTERED OFFICE

The street address of the initial registered office of this corporation is 220 Sunrise Avenue, Suite 209, Palm Beach, Florida

Prepared By:  
Randee S. Schatz, Esq.  
220 Sunrise Avenue Suite 209  
Palm Beach, FL 33480  
(561) 833-1846  
Fla Bar No. 279900

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33480, and the name of the initial registered agent of this corporation at that address is Randee S. Schatz.

#### ARTICLE VI - DIRECTORS

The corporation shall have one director initially. The number of directors may be increased or diminished from time to time, by By-Laws adopted by the Stockholders, but shall never be less than one (1).

#### ARTICLE VII - INITIAL DIRECTOR

The name and street address of the first Board of Directors who shall hold office until successors are elected and have qualified are as follows:

CORNELIA A. TEMEL  
10134 Dover Carriage Lane  
Lake Worth, Florida 33467

#### ARTICLE VIII - INCORPORATOR

The name and address of the person signing these Articles of Incorporation is Randee S. Schatz, 220 Sunrise Avenue Suite 209, Palm Beach, Florida 33480.

#### ARTICLE IX - EFFECTIVE DATE

The date when the corporate existence shall begin shall be the date of subscription and acknowledgment stated herein if this Certificate of Incorporation or Articles of Incorporation are filed within five (5) days, exclusive of legal holidays, after subscription and acknowledgment hereof, and are subsequently approved by the Secretary of State and all filing fees and taxes paid; otherwise, it shall be the date when the Articles of Incorporation are filed in the Office of the Secretary of State and approved.

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## ARTICLE X - AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the Stockholders, and approved at a Stockholders meeting by a majority of the stock entitled to vote thereon, unless all the Directors and all the Stockholders sign a written statement manifesting the intention that a certain amendment of these Articles of Incorporation be made.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, acknowledged and filed the foregoing Articles of Incorporation under the laws of the State of Florida, this 12TH day of March, 1998.

*Randee S. Schatz*  
Randee S. Schatz

STATE OF FLORIDA )

COUNTY OF Palm Beach)

The foregoing instrument was acknowledged before me this

12th day of March, 1998, by Randee S. Schatz.



*Barrie Lynn Sullivan*  
Notary Public

Personally known X OR Produced Identification

Type of Identification Produced

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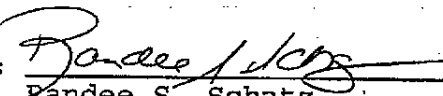
**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE  
FOR THE SERVICE OF PROCESS WITHIN THIS STATE,  
NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.**

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted, in compliance with said Act.

FIRST -- LOANS ARE US, INC. desiring to organize under the laws of the State of Florida, with its principal office, as indicated in the Articles of Incorporation, at 220 Sunrise Avenue Suite 209, Palm Beach, County of Palm Beach, State of Florida, has named Randee S. Schatz, 220 Sunrise Avenue, Suite 209, Palm Beach, Florida 33480, as its agent to accept service of process within this State.

**ACKNOWLEDGMENT:**

Having been named to accept service of process for the above- stated corporation, at place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provisions of said Act relative to keeping open said office.

By:   
Randee S. Schatz  
Resident Agent

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