LOGIN SERVICES

Computer • Software • Novell Netware Support / Training

P48000046006

Secretary of State State of Florida 409 East Gaines Street Tallahassee, Florida 32399 600002529256-01050-012 -05/19/98-01060-012 ****122.50 ****122.50

ATTENTION:

Incorporation Department VOYAGER LENDING CO.

Dear Sir:

Enclosed herewith please find the following:

- 1. Duplicate original of Articles of Incorporation for the above subject corporation
- 2. Check in the sum of \$122.50, representing filing fee

Please process and provide this office with a duplicate original of said Articles.

Should you have any questions, please do not hesitate to contact this office by calling collect.

Your attention to this matter is sincerely appreciated.

Sincerely

EFFECTIVE DATE

LOGIN SERVICES CORI

Rosemary Van

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RV/gss Enclosures VIA FEDERAL EXPRESS FILED

88 MAY 19 PM 1: 55

ECRETARY OF STATE
ALLAHASSEE, FLORIDA

JN5-2198

ARTICLES OF INCORPORATION

OF

VOYAGER LENDING CO.



ARTICLE I - NAME

The name of the corporation is: VOYAGER LENDING CO.

ENDING CO. EFFECTIVE DATE

ARTICLE II - DURATION

5-18-98

This corporation shall be perpetual commencing the date of execution and acknowledgement of these Articles.

ARTICLE III - PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business, including but not limited to:

- a. Any and all lawful business.
- b. Pursue its purposes and business in any and all locations foreign and domestic.
- c. Acquire, own, hold, develop, deal in and with, maintain and operate, unlimitedly, such real and personal property of every kind and description within and without the State of Florida.
 - d. Buy and sell real and personal property of any nature whatsoever.
- e. Convey, sell, assign, transfer, lease, mortgage, pledge, exchange or otherwise deal with any property.
 - f. Import and export wares, goods and merchandise of any nature whatsoever.
- g. Carry on all or any of the business of manufacturers, producers, fabricators, processors, distributors, purchasers and sellers of products and supplies of every kind, character and nature.
- h. Purchase, hold, sell, transfer or deal in any manner with or in stocks, bonds, obligations, securities or interests of its own or of any other person, firm or corporation.
- i. Pay cash or issue capital stock, debentures, bonds, mortgages, or other obligations of the corporation for any acquisition by the corporation and for any other lawful purpose.
- j. Engage in the acquisition, ownership, sale, distribution and licensing of patents, improvements and franchises, trademarks and trade names, and to operate thereunder.
- k. Enter into, make and perform contracts of every kind and description with any person, firm or association, corporation and body politic conducive to the attainment of any of the objects or purposes of the corporation.
- 1. Enter into any and all types of agreements relating to financing, factoring and guarantees and to guarantee or secure, in any way, the debts or obligations of any other persons, firms and/or corporations.
 - m. Guarantee performance by any other person and/or entity.

In general, this corporation may, without restriction, perform any and all acts and functions permitted by law.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue 500 shares of common stock at ONE DOLLAR (\$1.00) par value common stock.

ARTICLE V - PRINCIPAL PLACE OF BUSINESS

The principal place of business for VOYAGER LENDING CO. is 1224 N.E. 154TH STREET, NORTH MIAMI BEACH, FL 33162

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT

The name and street address of the registered agent of this corporation is:

CLAUDEL LAMARRE 1224 N.E. 154TH STREET NORTH MIAMI BEACH, FL 33162

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have ONE director(s) initially. The number of directors may be either increased or diminished from time to time by the by-laws but shall never be less than ONE. The name and address of the director(s) of this corporation IS:

NAME

ADDRESS

CLAUDEL LAMARRE

1224 N.E. 154TH STREET NORTH MIAMI BEACH, FL 33162

ARTICLE VIII - INCORPORATOR

The name and address of the person signing these articles is:

CLAUDEL LAMARRE 1224 N.E. 154TH STREET NORTH MIAMI BEACH, FL 33162

ARTICLE IX - AMENDMENT

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 18th day of 1998.

CLAUDEL LAMARRE

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 with Chapter 48.09l of the Florida Statutes, the following is submitted in compliance with said Act:

FIRST: That VOYAGER LENDING CO. desiring to organize under the laws of the State of Florida, with its registered office as indicated in the Articles of Incorporation, in the City of NORTH MIAMI BEACH, DADE County, State of Florida, has named CLAUDEL LAMARRE who is located at 1224 N.E. 154TH STREET, NORTH MIAMI BEACH, FL 33162 as its registered agent to accept service of process within the State.

ACKNOWLEDGMENT

Having been named to accept service of process for the above stated Corporation, at the 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.

EFFECTIVE DATE

CLAUDEL LAMARRE REGISTERED AGENT

FILED

B WAY 19 PM 1:55

ECRETARY OF STATE

ATTACKS FE FLORIDA

TO ATTACKS FE FLORIDA