Electronic Articles of Incorporation For

N07000012120 FILED December 19, 2007 Sec. Of State tburch

COALITION FOR RESPONSIBLE LENDING, CORP.

The undersigned incorporator, for the purpose of forming a Florida not-forprofit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

COALITION FOR RESPONSIBLE LENDING, CORP.

Article II

The principal place of business address:

10240 SW 56 STREET 114 A MIAMI, FL. US 33165

The mailing address of the corporation is:

10240 SW 56 STREET 114 A MIAMI, FL. US 33165

Article III

The specific purpose for which this corporation is organized is:

TO INFORM REAL ESTATE AND FINANCE PROFESSIONALS AS WELL AS THE GENERAL PUBLIC TO RESPONSIBLE LENDING PRACTICES.

Article IV

The manner in which directors are elected or appointed is: AS PROVIDED FOR IN THE BYLAWS.

Article V

The name and Florida street address of the registered agent is:

ARMANDO L CANALS 14514 SW 57 TERACE MIAMI, FL. 33183 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: ARMANDO CANALS

Article VI

The name and address of the incorporator is:

ARMANDO CANALS 14514 SW 57 TERRACE

MIAMI, FLORIDA 33183

Incorporator Signature: ARMANDO CANALS

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P ARMANDO L CANALS 14514 SW 57 TERRACE MIAMI, FL. 33183 US

Article VIII

The effective date for this corporation shall be:

01/01/2008

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