Florida Department of State

Division of Corporations Public Access System Katherine Harris, Secretary of State

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To:

Division of Corporations

: (850)922-4001 Fax Minber

Account Name : CORPORATE CREATIONS INTERNATIONAL INC.

Account Number : 110432003053 : (305)672-0686 Phone : (305) 672-9110 Fax Number

FLORIDA PROFIT CORPORATION OR P.A.

Approved Home Lending, Inc.

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B. McKnight JAN 2 5 2000

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ARTICLES OF INCORPORATION

Article I. Name

The name of this Florida corporation is: Approved Home Lending, Inc.

OL-24-60

Article II. Address

The Corporation's mailing address is: Approved Home Lending, Inc. 9240 Sunset Drive, Suite 243 Miami FL 33173

Article III. Registered Agent

The name and address of the Corporation's registered agent is: Anastasia M. Garcia 95 Merrick Way, Suite 100 Coral Gables FL 33134 SECRETARY OF STATE DIVISION OF CORPORATIONS

Article IV. Board of Directors

The name of each member of the Corporation's Board of Directors is: Yamil Aguad Areski Aguad

The affairs of the Corporation shall be managed by a Board of Directors consisting of no less than one director. The number of directors may be increased or decreased from time to time in accordance with the Bylaws of the Corporation. The election of directors shall be done in accordance with the Bylaws. The directors shall be protected from personal liability to the fullest extent permitted by applicable law.

Anastasia M. Garcia | FL Bar Member 956480 Anastasia M. Garcia, P.A. 95 Merrick Way, Suite 100 Coral Gables FL 33134 305-461-5885

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Article V. Capital Stock

The Corporation shall have the authority to issue 2,000 shares of common stock, par value \$.01 per share.

Article VI. Incorporator

The name and address of the incorporator is: Anastasia M. Garcia Anastasia M. Garcia, P.A. 95 Merrick Way, Suite 100 Coral Gables FL 33134

Article VII. Corporate Existence

These Articles of Incorporation shall become effective and the corporate existence will begin on January 24, 2000.

The undersigned incorporator executed these Articles of Incorporation on January 25, 2000.

ANASTASIA M. GARCIA

by R.A. Reyes as attorney-in-fact

Anastasia M. Garcia | FL Bar Member 956480 Anastasia M. Garcia, P.A. 95 Merrick Way, Suite 100 Coral Gables FL 33134 305-461-5885

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CERTIFICATE OF DESIGNATION REGISTERED AGENT/OFFICE

CORPORATION:

Approved Home Lending, Inc.

REGISTERED AGENT/OFFICE:

Anastasia M. Garcia 95 Merrick Way, Suite 100 Coral Gables FL 33134 SECRETARY OF STATE DIVISION OF CORPORATIONS

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I agree to act as registered agent to accept service of process for the corporation named above at the place designated in this Certificate. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.

ANASTASIA M. GARCIA by R.A. Reyes as attorney-in-fact

Date: January 25, 2000

Anastasia M. Garcia I FL Bar Member 956480 Anastasia M. Garcia, P.A. 95 Merrick Way, Suite 100 Coral Gables FL 33134 305-461-5885

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