TELEPHONE (727) 538-0132

GULF OAKS CENTER

1435 GULF-TO-BAY BOULEVARD

SUITE C

CLEARWATER, FLORIDA 33755

FAX (727) 442-2248

February 27, 2001

Division of Corporations Florida Department of State PO Box 6327 Tallahassee, FL 32314

RE: FILING ARTICLES OF INCORPORATION

100003790981--8 -03/01/01--01050--001 ******70.00 ******70.00

Dear Sir or Madam:

Enclosed please find:

- (1) Executed Articles of Incorporation and Registered Agent.
- (2) Check in the amount of \$70.00 payable to Department of State.

Please return your acknowledgment to my attention. Thank you for your assistance.

sincerely yours,

Robert Rio

RR/sl

2001 MAR - 1 PM 1: 56
SECRETARY OF STATE
TALLAHASSEE FLORIDA

J3/5/01

FILED

2001 MAR - 1 PM 1:56

SECRETARY OF STATE TALLAHASSEE FLORIDA

ARTICLES OF INCORPORATION FOR

Nationwide Foundation of Lenders, Inc.

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I: NAME

The name of the corporation shall be: Nationwide Foundation of Lenders, Inc.

ARTICLE II: PRINCIPAL OFFICE

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

10912 Summerton Drive Riverview, FL 33569

ARTICLE III: SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is: 10,000.

ARTICLE IV: INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered office and the initial registered agent is:

Roland Cugno 10912 Summerton Drive Riverview, FL 33569

ARTICLE V: INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation are:

Roland Cugno 10912 Summerton Drive Riverview, FL 33569

ARTICLE VI: EFFECTIVE DATE

The effective date of these Articles of Incorporation is the date of filing by the Secretary of State

The undersigned incorporator has executed these Articles of Incorporation this ______ day of _____, 2001.

Roland Cugno

FLED

2001 MAR - 1 PM 1:56

SECRETARY OF STATE TALLAHASSEE FLORIDA

DESIGNATION OF REGISTERED AGENT AND REGISTERED OFFICE FOR

Nationwide Foundation of Lenders, Inc.

The undersigned corporation, Nationwide Foundation of Lenders, Inc., submits the following statement in designating the Registered Agent and Registered Office in the state of Florida:

- 1. The name of the corporation is: Nationwide Foundation of Lenders, Inc.
- 2. The name and address of the registered agent and office is:

Roland Cugno 10912 Summerton Drive Riverview, FL 33569

Having been named as Registered Agent and to accept service of process for the above stated 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 registed agent.

Date: 2/25/01, 2000

Roland Cugno