

**Electronic Articles of Incorporation  
For**

**P02000010192  
FILED  
January 29, 2002  
Sec. Of State**

LIGHTHOUSE CREDIT RISK MANAGEMENT CORP

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

**Article I**

The name of the corporation is:

LIGHTHOUSE CREDIT RISK MANAGEMENT CORP

**Article II**

The principal place of business address:

1013 SW 158TH AVENUE  
PEMBROKE PINES, FL. 33027

The mailing address of the corporation is:

1013 SW 158TH AVENUE  
PEMBROKE PINES, FL. 33027

**Article III**

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

**Article IV**

The number of shares the corporation is authorized to issue is:

100

**Article V**

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

MICHAEL T BROWN  
1013 SW 158TH AVENUE  
PEMBROKE PINES, FL. US 33027

I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: MICHAEL T BROWN

**Article VI**

The name and address of the incorporator is:

MICHAEL T BROWN  
1013 SW 158TH AVENUE  
PEMBROKE PINES, FLORIDA 33027

Incorporator Signature: MICHAEL T BROWN

**Article VII**

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

Title: P  
MARY H FRANK  
1013 SW 158TH AVENUE  
PEMBROKE PINES, FL. 33027

Title: T  
MICHAEL T BROWN  
1013 SW 158TH AVENUE  
PEMBROKE PINES, FL. 333027