

**Electronic Articles of Incorporation
For**

**P02000019879
FILED
February 21, 2002
Sec. Of State**

PALM LENDING GROUP INC.

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:

PALM LENDING GROUP INC.

Article II

The principal place of business address:

4445 CLEMENS STREET
LAKE WORTH, FL. 33463

The mailing address of the corporation is:

4445 CLEMENS STREET
LAKE WORTH, FL. 33463

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:

1000

Article V

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

STEPHEN R SIMPSON
7949 FAIRWAY LANE
WEST PALM BEACH, FL. 33412

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

Registered Agent Signature: STEPHEN SIMPSON

Article VI

The name and address of the incorporator is:

STEPHEN SIMPSON
7949 FAIRWAY LANE
WEST PALM BEACH FL.33412

Incorporator Signature: STEPHEN SIMPSON

Article VII

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

Title: V
STEPHEN R SIMPSON
7949 FAIRWAY LANE
WEST PALM BEACH, FL. 33412

Title: P
GARY EDWARDS
11831 SEA STAR DRIVE
INDIANAPOLIS, IN. 46256