

P02000032618

JACQUELINE PUPO

13800 N.W. 8TH Street, #429

Miami, FL 33184

(305) 205-6117

FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA
02 MAR 19 AM 9:55

March 15, 2002

via Express Mail

Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

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-03/19/02--01022--011
*****87.50 *****87.50

Re: Proposed Corporation - **Dream America Lending, Inc.**

Dear Sir or Madam:

Attached please find an original and two (2) of the Articles of Incorporation for the above-referenced proposed corporation. In addition, I am enclosing a check in the amount of \$87.50 for the filing fees, a certified copy and a certificate of status.

Should you have any questions or comments, please feel free to contact me at (305) 205-6117 or at the above mailing address.

Thank you for your anticipated assistance in this matter.

Sincerely,



Jacqueline Pupo

13800 S.W. 8th Street, #429

Miami, FL 33184

ARTICLES OF INCORPORATION

OF

DREAM AMERICA LENDING, INC.

The undersigned, acting as an incorporator and in compliance with Chapter 607 and/or Chapter 621 of the Florida Statutes I hereby adopt and execute the following Articles of Incorporation.

ARTICLE I - NAME

The name of the Corporation is **DREAM AMERICAN LENDING, INC.**

ARTICLE I - PRINCIPAL OFFICE

The principal place of business is 14875 SW 45 Court, Miramar, Florida and the mailing address is 13800 S.W. 8th Street, Suite 429, Miami, Florida 33184.

ARTICLE III - PURPOSE

The specific purpose of the corporation is to originate residential and commercial loans.

ARTICLE IV - SHARES

The Corporation shall have no voting members and no stocks available at this time.

ARTICLE V - INITIAL OFFICERS/DIRECTORS

The only officer and director of the corporation is Jacqueline Pupo, 14875 SW 45 Court, Miramar, Florida and mailing address is 13800 S.W. 8th Street, Suite 429, Miami, FL 33184.

ARTICLE VI - REGISTERED AGENT

The name and street address of the registered agent is Jacqueline Pupo, 14875 SW 45 Court, Miramar, FL 33027.

ARTICLE VII - INCORPORATOR

The name and street address of the incorporator is Jacqueline Pupo, 14875 SW 45 Court, Miramar, FL 33027.

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Articles of Incorporation
Dream America Lending, Inc.

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.

[Signature]
Signature/Registered Agent

3/15/02
Date

The undersigned incorporator certifies that she has executed these articles for the purposes herein stated.

[Signature]
Signature/Incorporator

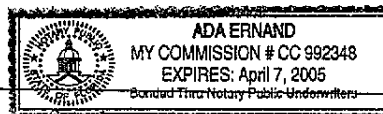
3/15/02
Date

STATE OF FLORIDA)
) SS:
COUNTY OF DADE)

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The foregoing instrument was acknowledged before me this 15th day of March, 2002, by JACQUELINE PUPO, who is personally known to me.

[Signature]
Notary Public - State of Florida



(Name of Acknowledger Typed,
Printed or Stamped)

(Title or Rank)