Electronic Articles of Incorporation For

P02000040958 FILED April 16, 2002 Sec. Of State

LENDINGHAND.COM 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:

LENDINGHAND.COM INC.

Article II

The principal place of business address:

2101 NW CORPORATE BLVD. SUITE 102 BOCA RATON, FL. 33431

The mailing address of the corporation is:

2101 NW CORPORATE BLVD. SUITE 102 BOCA RATON, FL. 33431

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:

1500 SHARES AT \$0.00 PAR VALUE PER SHARE

Article V

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

STEVE HARDIGREE 2101 NW CORPORATE BLVD. SUITE 102 BOCA RATON, FL. 33431

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

Registered Agent Signature: STEVE HARDIGREE

Article VI

The name and address of the incorporator is:

THE COMPANY CORPORATION 2711 CENTERVILLE ROAD SUITE 400 WILMINGTON, DE 19808

Incorporator Signature: DEBORAH D. SKIPPER

Article VII

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

Title: D STEVE HARDIGREE 21307 ROCK LEDGE LANE BOCA RATON, FL. 33428