Electronic Articles of Incorporation For

P03000010031 FILED January 28, 2003 Sec. Of State

ASSOCIATES LENDERS OF SOUTH FLORIDA, 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:

ASSOCIATES LENDERS OF SOUTH FLORIDA, INC.

Article II

The principal place of business address:

3625 NW 82ND AVENUE 301 MIAMI, FL. 33166

The mailing address of the corporation is:

3625 NW 82ND AVENUE 301 MIAMI, FL. 33166

Article III

The purpose for which this corporation is organized is: MORTGAGE BROKER 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:

OLDRIN VALDES 3625 NW 82 AVENUE 301 MIAMI, FL. 33166 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: OLDRIN VALDES

Article VI

The name and address of the incorporator is:

OLDRIN VALDES 3625 NW 82 AVENUE MIAMI, FL 33166

Incorporator Signature: OLDRIN VALDES

Article VII

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

Title: P OLDRIN VALDES 3625 NW 82 AVENUE #301 MIAMI, FL. 33166