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TRANSMITTAL LETTER

Department of State **Division of Corporations** P.O. Box 6327 Tallahassee, Florida 32314 Subject Equity One Funding Corp. Enclosed is an original and two (2) copies of the articles of incorporation and a check for \$78.75 \$70.00 \$78.75 \$87.50 Filing Fee Filing Fee Filing Fee, Filing Fee & Certified Copy & Certified Copy Certified Copy & Certificate (ADDITIONAL COPY REQUIRED)

FROM:

Nellie Akalp

Name

30141 Agoura Rd., Suite 205

Address

Agoura Hills, California 91301

City, State & Zip

818-879-9079

Daytime Telephone number

NOTE: Please provide the original and one copy of the articles. Provide TWO copies if you have requested a certified copy as designated in the boxes above.

ARTICLES OF INCORPORATION OF Equity One Funding Corp.

The undersigned incorporator, for the purpose of forming a corporation under the Florida business Corporation Act, hereby adopts the following articles of incorporation.

ARTICLE I NAME

The name of the Corporation shall be: Equity One Funding Corp.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

PO Box 941073 Maitland, Florida 32794

ARTICLE III SHARES

The number of shares that this corporation is authorized to have outstanding at any one time is: 1000 at \$10.00 par value per share.

ARTICLE IV INITIAL DIRECTORS

The name(s) and address(s) of the initial Director(s) is/are:

Michael Mccausland PO Box 941073 Maitland, Florida 32794

Sonu Sharma PO Box 1671 Windermere, Florida 34786

ARTICLE V INITIAL REGISTERED AGENT AND STREET ADDRESS

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

Michael Mccausland 632 Renaissance Point, Apt. 206 Altamonte Springs, Florida 32741

ARTICLE VI INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation is:

Nellie Akalp

30141 Agoura Rd., Suite 205 Agoura Hills, California 91301

Nellie Akalp, Incorporator

Dat

3.20.03

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

3/31/03

Michael Megausland/Registered Agent

Date