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FLORIDA PROFIT CORPORATION OR P.A.

TEAM ONE LENDING, I NC.

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**ARTICLES OF INCORPORATION
OF
TEAM ONE LENDING, INC.**

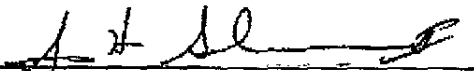
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The undersigned, acting as the Incorporator of a corporation (the "Corporation") under the laws of the State of Florida as contained in the "Florida Business Corporation Act", Chapter 607 of the Florida Statutes, as amended, does hereby adopt the following Articles of Incorporation for the Corporation:

1. The name of the Corporation is TEAM ONE LENDING, INC.
2. The initial mailing address of the Corporation is: 11780 U.S. Highway #1, Suite 300, North Palm Beach, Florida 33408
3. The Corporation shall have perpetual existence.
4. The aggregate number of shares which the Corporation shall have authority to issue is One Thousand (1,000) shares of common stock having a par value of One Dollar (\$1.00), all of one class.
5. The address of the initial registered office of the Corporation is 11780 U.S. Highway #1, Suite 300, North Palm Beach, Florida 33408. The Registered Agent at that address is James H. Schnare II.
6. The name of the Incorporator is James H. Schnare II, and the Incorporator's address is 11780 U.S. Highway #1, Suite 300, North Palm Beach, Florida 33408.
7. The Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any rights conferred upon the shareholders are subject to these reservations.

IN WITNESS WHEREOF, the undersigned has this 25th day of August, 2003, made and subscribed these Articles of Incorporation under penalties of perjury for the uses and purposes aforesaid.


James H. Schnare II, Incorporator

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AUG. 25. 2003 3:01PM HAILE SHAW PFAFF

NO. 364 P. 3

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ACCEPTANCE BY REGISTERED AGENT

THE UNDERSIGNED HEREBY accepts his appointment as Registered Agent of the aforesaid Corporation. The undersigned is familiar with, and accepts, the obligations of, Section 607.0505 of the Florida Statutes.


James H. Schnare II

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