Electronic Articles of Incorporation For

P03000093842 FILED August 27, 2003 Sec. Of State

CRYSTAL LENDING GROUP, 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:

CRYSTAL LENDING GROUP, INC.

Article II

The principal place of business address:

224 DATURA ST. 1400 W.PALM BEACH, FL. 33401

The mailing address of the corporation is:

224 DATURA ST. 1400 W.PALM BEACH, FL. 33401

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: 1000

Article V

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

PHILLIP O GOMEZ 224 DATURA ST 1400 W. PALM BEACH, FL. 33401 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: PHILLIP O. GOMEZ

Article VI

The name and address of the incorporator is:

GUILLERMO DIAZ 224 DATURA ST W.PALM BEACH, FL 33401

Incorporator Signature: GUILLERMO DIAZ

Article VII

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

Title: P PHILLIP O GOMEZ 224 DATURA ST W. PALM BEACH, FL. 33401

Title: CO SOPHIE DIAZ 224 DATURA ST W. PALM BEACH, FL. 33401

Article VIII

The effective date for this corporation shall be:

08/25/2003