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CONTACT:	Kevin R. Roberts		
DATE:	October 28, 2003		
REF. #:	0169.20685		
CORP. NAME:	PALADIN LENDING, INC.		
(XX) ARTICLES OF IN	ICORPORATION () ARTICLES OF AMENDMENT () TRADEMARK/SERVICE MARK	() ARTICLES OF DISSOLUTION () FICTITIOUS NAME	
() FOREIGN QUALIFIC		() LIMITED LIABILITY	
() REINSTATEMENT	() MERGER	() WITHDRAWAL	
() CERTIFICATE OF C	CANCELLATION		
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Examiner's Initials

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ARTICLES OF INCORPORATION

OF

SECRETATION STATE
TALLAMAN SEE FLORIDA

PALADIN LENDING, INC.

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation for profit under the laws of the State of Florida.

ARTICLE I - NAME

The name of the Corporation is Paladin Lending, Inc.

ARTICLE II - PRINCIPAL OFFICE

The address of the principal office of this corporation shall be 103 N. Meridian Street, Tallahassee, FL 32301, and the mailing address of the corporation shall be 103 N. Meridian Street, Tallahassee, FL 32301.

ARTICLE III - DURATION

This Corporation shall have perpetual existence.

ARTICLE IV - PURPOSE

This Corporation is organized for the purpose of transacting all lawful business.

ARTICLE V - STOCK

This Corporation is authorized to issue 5,000 shares of common stock having a par value of \$1 per share.

ARTICLE VI - INITIAL REGISTERED OFFICE AND INITIAL REGISTERED AGENT

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

CORPDIRECT AGENTS, INC. 103 N. Meridian Street Tallahassee, Florida 32301

ARTICLE VII - INCORPORATOR

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

CORPDIRECT AGENTS, INC. 103 N. Meridian Street Tallahassee, Florida 32301

The undersigned incorporator has executed these Articles of Incorporation this 28th day of October, 2003.

CORPORECT AGENTS, INC.

Its Agent Kevin R. Roberts

ACCEPTANCE OF REGISTERED AGENT DESIGNATION FOR: 030C7 28 PM 12: 33 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 provision of Section 48.091, Florida Statutes, and I am familiar with and accept the obligations of my position as registered agent.

CORPDIRECT/AGENTS, INC.

It's Agent: Kevin R. Roberts