Electronic Articles of Incorporation For

P03000129636 FILED November 10, 2003 Sec. Of State

EQUIVEST LENDING CORP.

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: EQUIVEST LENDING CORP.

Article II

The principal place of business address:

1455 W FAIRBANKS AVE WINTER PARK, FL. 32789

The mailing address of the corporation is:

1455 W FAIRBANKS AVE WINTER PARK, FL. 32789

Article III

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

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:

RAJA S ASSAL 337 AGNES ST ORLANDO, FL. 32801 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: RAJA S ASSAL

Article VI

The name and address of the incorporator is:

RAJA S ASSAL 337 AGNES ST ORLANDO FL 32801

Incorporator Signature: RAJA S ASSAL

Article VII

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

Title: P RAJA S ASSAL 337 AGNES ST ORLANDO, FL. 32801

Title: VP JUSTINE ASSAL 337 AGNES ST ORLANDO, FL. 32801

Article VIII

The effective date for this corporation shall be:

11/10/2003